

<i>SERFF Tracking Number:</i>	<i>WLPT-126752545</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Anthem Blue Cross Life and Health Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-01534</i>
<i>Company Tracking Number:</i>	<i>092310</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>PPACA 9/23 plans</i>		
<i>Project Name/Number:</i>	<i>New PPACA-compliant plans/</i>		

Filing at a Glance

Company: Anthem Blue Cross Life and Health Insurance Company

Product Name: PPACA 9/23 plans

SERFF Tr Num: WLPT-126752545 State: California

TOI: H16I Individual Health - Major Medical

SERFF Status: Pending State
Action

State Tr Num: PF-2010-01534

Sub-TOI: H16I.005A Individual - Preferred
Provider (PPO)

Co Tr Num: 092310

State Status:

Filing Type: Rate

Reviewer(s): Bruce Hinze, Angela
Jang, Sai-on Sam, Ali Zaker-
Shahrak, Xiangchen Meng

Author: Aaron Kohn

Disposition Date:

Date Submitted: 08/03/2010

Disposition Status:

Implementation Date Requested: 09/23/2010

Implementation Date:

General Information

Project Name: New PPACA-compliant plans

Project Number:

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/06/2010

Deemer Date:

Submitted By: Aaron Kohn

PPACA: Non-Grandfathered Immed Mkt Reforms

Filing Description:

Filing for PPACA-compliant plans with target effective date 9/23/2010.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed:

Created By: Aaron Kohn

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

SERFF Tracking Number: WLPT-126752545 State: California
Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01534
Company
Company Tracking Number: 092310
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider
(PPO)

Product Name: PPACA 9/23 plans

Project Name/Number: New PPACA-compliant plans/

Aaron Kohn, Actuarial Analyst III aaron.kohn@wellpoint.com
CANQ-02K 805-713-8537 [Phone]
2100 Corporate Center Drive 805-713-8263 [FAX]
Newbury Park, CA 91320

Filing Company Information

Anthem Blue Cross Life and Health Insurance CoCode: 62825 State of Domicile: California
Company
21555 Oxnard Street Group Code: Company Type: Insurance
Company
Woodland Hills, CA 91367 Group Name: State ID Number:
(818) 234-3612 ext. [Phone] FEIN Number: 95-4331852

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: WLPT-126752545 State: California
Filing Company: Anthem Blue Cross Life and Health Insurance Company State Tracking Number: PF-2010-01534
Company Tracking Number: 092310
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Product Name: PPACA 9/23 plans
Project Name/Number: New PPACA-compliant plans/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/06/2010
Submitted Date 10/06/2010

Dear Bruce Hinze,

Comments:

Response 1

Comments: Mr. Hinze,

We no longer include quarterly trend adjustments for new business rates in our amended filing. Please see revised rate sheets and Actuarial Memorandum for further details.

Related Objection 1

Applies To:

- All Rates, [] (Rate)

Comment:

This submission is disapproved as unacceptable for filing (see 10 Cal. Code Regs. sec 2217(d)) for the following reasons. The submission purports to provide for automatic increases as a result of medical cost inflation for the indefinite future. This is inconsistent with Insurance Code section 10290(a), which requires that "the premium rates pertaining" to disability policies must be filed with the Commissioner. A statement that rates will be increased automatically in the future according to a formula does not constitute a filing of the premium rates under section 10290(a). Instead, filings must be submitted for each rate increase. Further, assumption of a set trend in the increase in medical costs out into the future is inconsistent with the medical loss ratio requirements of 10 Cal. Code Regs. 2222.12. Assumptions regarding medical cost inflation must be justified by an evidentiary showing as a part of demonstrating to the Department that, following the rate increase, the anticipated future loss ratio and anticipated lifetime loss ratio will be equal to or in excess of 70%. Further, if a company anticipates that future changes in claim costs will require rate revision, it should file a new rate filing with evidence of the change in claims costs rather than filing a bundle of rate changes for the year based on unsupported changes in claim costs. In conducting its review, the Department cannot presuppose that medical cost inflation will continue into the indefinite future, nor presuppose an unsubstantiated rate; instead, the reasonableness of the claim cost inflation used in the anticipated future loss ratio and anticipated lifetime loss ratio must be demonstrated to the Department in a new rate filing. Pursuant to Insurance Code section 10291, in light of the fact that this rate submission does

SERFF Tracking Number: WLPT-126752545 State: California

Filing Company: Anthem Blue Cross Life and Health Insurance Company State Tracking Number: PF-2010-01534

Company Tracking Number: 092310

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Product Name: PPACA 9/23 plans

Project Name/Number: New PPACA-compliant plans/

not satisfy the requirements of Insurance Code 10290(a), and is unacceptable for filing, implementation of the unfiled rate for the form to which it applies would be unlawful.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Memorandum

Comment: Revised Actuarial Memorandum reflects the removal of quarterly trend increases for new business rates.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
All Rates		New	Previous State Filing Number	0
Previous Version				
All Rates		New	Previous State Filing Number	0

Thanks for your time,

Sincerely,
Aaron Kohn

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	All Rates		New		Rates_A.pdf Rates_B.pdf Rates_C.pdf

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 6000 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$408	\$376	\$360	\$344	\$312	\$291	\$251
1	\$327	\$301	\$289	\$276	\$250	\$233	\$202
2	\$234	\$216	\$206	\$197	\$179	\$167	\$144
3	\$167	\$154	\$148	\$141	\$128	\$119	\$103
4	\$163	\$150	\$144	\$137	\$124	\$116	\$100
5	\$158	\$146	\$140	\$133	\$121	\$113	\$97
6	\$154	\$142	\$136	\$130	\$118	\$110	\$95
7	\$149	\$138	\$132	\$126	\$114	\$107	\$92
8	\$145	\$134	\$128	\$122	\$111	\$104	\$89
9	\$141	\$130	\$124	\$119	\$108	\$101	\$87
10	\$137	\$126	\$121	\$116	\$105	\$98	\$84
11	\$133	\$123	\$118	\$112	\$102	\$95	\$82
12	\$130	\$119	\$114	\$109	\$99	\$92	\$80
13	\$129	\$119	\$114	\$109	\$98	\$92	\$79
14	\$129	\$119	\$114	\$109	\$98	\$92	\$79
15	\$129	\$119	\$114	\$109	\$98	\$92	\$79
16	\$129	\$119	\$114	\$109	\$98	\$92	\$79
17	\$129	\$119	\$114	\$109	\$98	\$92	\$79
18	\$129	\$119	\$114	\$109	\$98	\$92	\$79
19	\$129	\$119	\$114	\$109	\$98	\$92	\$79
20	\$129	\$119	\$114	\$109	\$98	\$92	\$79
21	\$129	\$119	\$114	\$109	\$98	\$92	\$79
22	\$129	\$119	\$114	\$109	\$98	\$92	\$79
23	\$129	\$119	\$114	\$109	\$98	\$92	\$79
24	\$129	\$119	\$114	\$109	\$98	\$92	\$79
25	\$132	\$122	\$116	\$111	\$101	\$94	\$81
26	\$135	\$125	\$119	\$114	\$103	\$96	\$83
27	\$139	\$128	\$122	\$117	\$106	\$99	\$85
28	\$142	\$131	\$125	\$120	\$109	\$101	\$88
29	\$146	\$134	\$129	\$123	\$111	\$104	\$90
30	\$149	\$138	\$132	\$126	\$114	\$106	\$92
31	\$153	\$141	\$135	\$129	\$117	\$109	\$94
32	\$157	\$145	\$138	\$132	\$120	\$112	\$97
33	\$165	\$152	\$146	\$139	\$126	\$118	\$102
34	\$174	\$160	\$153	\$146	\$133	\$124	\$107
35	\$183	\$168	\$161	\$154	\$140	\$130	\$113
36	\$192	\$177	\$170	\$162	\$147	\$137	\$118
37	\$202	\$186	\$178	\$171	\$155	\$144	\$125
38	\$208	\$191	\$183	\$175	\$159	\$148	\$128
39	\$213	\$196	\$188	\$180	\$163	\$152	\$131
40	\$218	\$201	\$193	\$184	\$167	\$156	\$135
41	\$224	\$207	\$198	\$189	\$172	\$160	\$138
42	\$230	\$212	\$203	\$194	\$176	\$164	\$142
43	\$235	\$217	\$208	\$199	\$180	\$168	\$145
44	\$241	\$222	\$213	\$203	\$185	\$172	\$149
45	\$247	\$228	\$218	\$208	\$189	\$176	\$152
46	\$253	\$233	\$223	\$213	\$193	\$180	\$156
47	\$259	\$239	\$228	\$218	\$198	\$185	\$159
48	\$274	\$252	\$241	\$231	\$209	\$195	\$169
49	\$289	\$266	\$255	\$244	\$221	\$206	\$178
50	\$306	\$282	\$270	\$258	\$234	\$218	\$188
51	\$323	\$298	\$285	\$272	\$247	\$230	\$199
52	\$341	\$315	\$301	\$288	\$261	\$244	\$210
53	\$350	\$323	\$309	\$296	\$268	\$250	\$216
54	\$360	\$331	\$317	\$303	\$275	\$257	\$222
55	\$369	\$340	\$326	\$311	\$283	\$263	\$228
56	\$379	\$349	\$334	\$320	\$290	\$270	\$234
57	\$389	\$358	\$343	\$328	\$298	\$277	\$240
58	\$416	\$384	\$367	\$351	\$319	\$297	\$257
59	\$446	\$411	\$393	\$376	\$341	\$318	\$275
60	\$477	\$440	\$421	\$403	\$365	\$341	\$294
61	\$511	\$471	\$451	\$431	\$391	\$365	\$315
62	\$547	\$504	\$483	\$461	\$419	\$390	\$337
63	\$547	\$504	\$483	\$461	\$419	\$390	\$337
64	\$547	\$504	\$483	\$461	\$419	\$390	\$337
65+	\$547	\$504	\$483	\$461	\$419	\$390	\$337

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 6000 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$408	\$376	\$360	\$344	\$312	\$291	\$251
1	\$327	\$301	\$289	\$276	\$250	\$233	\$202
2	\$234	\$216	\$206	\$197	\$179	\$167	\$144
3	\$167	\$154	\$148	\$141	\$128	\$119	\$103
4	\$163	\$150	\$144	\$137	\$124	\$116	\$100
5	\$158	\$146	\$140	\$133	\$121	\$113	\$97
6	\$154	\$142	\$136	\$130	\$118	\$110	\$95
7	\$149	\$138	\$132	\$126	\$114	\$107	\$92
8	\$145	\$134	\$128	\$122	\$111	\$104	\$89
9	\$141	\$130	\$124	\$119	\$108	\$101	\$87
10	\$137	\$126	\$121	\$116	\$105	\$98	\$84
11	\$133	\$123	\$118	\$112	\$102	\$95	\$82
12	\$130	\$119	\$114	\$109	\$99	\$92	\$80
13	\$124	\$114	\$109	\$105	\$95	\$88	\$76
14	\$124	\$114	\$109	\$105	\$95	\$88	\$76
15	\$124	\$114	\$109	\$105	\$95	\$88	\$76
16	\$124	\$114	\$109	\$105	\$95	\$88	\$76
17	\$124	\$114	\$109	\$105	\$95	\$88	\$76
18	\$124	\$114	\$109	\$105	\$95	\$88	\$76
19	\$124	\$114	\$109	\$105	\$95	\$88	\$76
20	\$124	\$114	\$109	\$105	\$95	\$88	\$76
21	\$124	\$114	\$109	\$105	\$95	\$88	\$76
22	\$124	\$114	\$109	\$105	\$95	\$88	\$76
23	\$124	\$114	\$109	\$105	\$95	\$88	\$76
24	\$124	\$114	\$109	\$105	\$95	\$88	\$76
25	\$126	\$116	\$111	\$106	\$96	\$90	\$78
26	\$128	\$118	\$113	\$108	\$98	\$91	\$79
27	\$130	\$120	\$115	\$110	\$100	\$93	\$80
28	\$132	\$122	\$117	\$111	\$101	\$94	\$81
29	\$134	\$124	\$118	\$113	\$103	\$96	\$83
30	\$136	\$126	\$120	\$115	\$104	\$97	\$84
31	\$139	\$128	\$122	\$117	\$106	\$99	\$85
32	\$141	\$130	\$124	\$119	\$108	\$100	\$87
33	\$147	\$135	\$130	\$124	\$112	\$105	\$90
34	\$153	\$141	\$135	\$129	\$117	\$109	\$94
35	\$160	\$147	\$141	\$135	\$122	\$114	\$98
36	\$166	\$153	\$147	\$140	\$127	\$119	\$102
37	\$173	\$160	\$153	\$146	\$133	\$124	\$107
38	\$178	\$164	\$157	\$150	\$136	\$127	\$110
39	\$183	\$168	\$161	\$154	\$140	\$130	\$112
40	\$187	\$173	\$165	\$158	\$143	\$134	\$115
41	\$192	\$177	\$170	\$162	\$147	\$137	\$118
42	\$197	\$182	\$174	\$166	\$151	\$141	\$122
43	\$202	\$186	\$178	\$170	\$155	\$144	\$124
44	\$207	\$191	\$182	\$174	\$158	\$147	\$127
45	\$212	\$195	\$187	\$179	\$162	\$151	\$130
46	\$217	\$200	\$191	\$183	\$166	\$155	\$134
47	\$222	\$205	\$196	\$187	\$170	\$158	\$137
48	\$235	\$216	\$207	\$198	\$180	\$167	\$145
49	\$248	\$229	\$219	\$209	\$190	\$177	\$153
50	\$262	\$242	\$231	\$221	\$201	\$187	\$162
51	\$277	\$255	\$244	\$234	\$212	\$198	\$171
52	\$293	\$270	\$258	\$247	\$224	\$209	\$180
53	\$300	\$277	\$265	\$254	\$230	\$214	\$185
54	\$308	\$284	\$272	\$260	\$236	\$220	\$190
55	\$317	\$292	\$279	\$267	\$242	\$226	\$195
56	\$325	\$300	\$287	\$274	\$249	\$232	\$200
57	\$334	\$307	\$294	\$281	\$255	\$238	\$206
58	\$363	\$334	\$320	\$306	\$278	\$259	\$224
59	\$395	\$364	\$348	\$333	\$302	\$282	\$243
60	\$429	\$396	\$379	\$362	\$329	\$306	\$265
61	\$467	\$431	\$412	\$394	\$358	\$333	\$288
62	\$508	\$468	\$448	\$429	\$389	\$363	\$313
63	\$508	\$468	\$448	\$429	\$389	\$363	\$313
64	\$508	\$468	\$448	\$429	\$389	\$363	\$313
65+	\$508	\$468	\$448	\$429	\$389	\$363	\$313

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 5000 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$434	\$400	\$383	\$366	\$332	\$310	\$268
1	\$348	\$321	\$307	\$294	\$267	\$248	\$215
2	\$249	\$230	\$220	\$210	\$191	\$178	\$154
3	\$178	\$164	\$157	\$150	\$136	\$127	\$110
4	\$173	\$160	\$153	\$146	\$133	\$124	\$107
5	\$168	\$155	\$149	\$142	\$129	\$120	\$104
6	\$164	\$151	\$144	\$138	\$125	\$117	\$101
7	\$159	\$147	\$140	\$134	\$122	\$113	\$98
8	\$155	\$143	\$136	\$130	\$118	\$110	\$95
9	\$150	\$139	\$133	\$127	\$115	\$107	\$93
10	\$146	\$135	\$129	\$123	\$112	\$104	\$90
11	\$142	\$131	\$125	\$120	\$109	\$101	\$87
12	\$138	\$127	\$122	\$116	\$106	\$98	\$85
13	\$137	\$126	\$121	\$116	\$105	\$98	\$84
14	\$137	\$126	\$121	\$116	\$105	\$98	\$84
15	\$137	\$126	\$121	\$116	\$105	\$98	\$84
16	\$137	\$126	\$121	\$116	\$105	\$98	\$84
17	\$137	\$126	\$121	\$116	\$105	\$98	\$84
18	\$137	\$126	\$121	\$116	\$105	\$98	\$84
19	\$137	\$126	\$121	\$116	\$105	\$98	\$84
20	\$137	\$126	\$121	\$116	\$105	\$98	\$84
21	\$137	\$126	\$121	\$116	\$105	\$98	\$84
22	\$137	\$126	\$121	\$116	\$105	\$98	\$84
23	\$137	\$126	\$121	\$116	\$105	\$98	\$84
24	\$137	\$126	\$121	\$116	\$105	\$98	\$84
25	\$141	\$130	\$124	\$119	\$108	\$100	\$87
26	\$144	\$133	\$127	\$122	\$110	\$103	\$89
27	\$148	\$136	\$130	\$125	\$113	\$105	\$91
28	\$151	\$140	\$134	\$128	\$116	\$108	\$93
29	\$155	\$143	\$137	\$131	\$119	\$111	\$96
30	\$159	\$147	\$140	\$134	\$122	\$113	\$98
31	\$163	\$150	\$144	\$138	\$125	\$116	\$100
32	\$167	\$154	\$147	\$141	\$128	\$119	\$103
33	\$176	\$162	\$155	\$148	\$135	\$125	\$108
34	\$185	\$171	\$163	\$156	\$142	\$132	\$114
35	\$195	\$179	\$172	\$164	\$149	\$139	\$120
36	\$205	\$189	\$181	\$173	\$157	\$146	\$126
37	\$215	\$199	\$190	\$182	\$165	\$154	\$133
38	\$221	\$204	\$195	\$186	\$169	\$158	\$136
39	\$227	\$209	\$200	\$191	\$174	\$162	\$140
40	\$233	\$214	\$205	\$196	\$178	\$166	\$143
41	\$239	\$220	\$211	\$201	\$183	\$170	\$147
42	\$245	\$226	\$216	\$207	\$187	\$175	\$151
43	\$251	\$231	\$221	\$212	\$192	\$179	\$155
44	\$257	\$237	\$227	\$217	\$197	\$183	\$158
45	\$263	\$242	\$232	\$222	\$201	\$188	\$162
46	\$269	\$248	\$238	\$227	\$206	\$192	\$166
47	\$276	\$254	\$243	\$233	\$211	\$197	\$170
48	\$291	\$269	\$257	\$246	\$223	\$208	\$180
49	\$308	\$284	\$272	\$260	\$236	\$220	\$190
50	\$325	\$300	\$287	\$275	\$249	\$232	\$201
51	\$344	\$317	\$303	\$290	\$263	\$245	\$212
52	\$363	\$335	\$321	\$307	\$278	\$259	\$224
53	\$373	\$344	\$329	\$315	\$286	\$266	\$230
54	\$383	\$353	\$338	\$323	\$293	\$273	\$236
55	\$393	\$362	\$347	\$332	\$301	\$280	\$242
56	\$403	\$372	\$356	\$340	\$309	\$288	\$249
57	\$414	\$382	\$365	\$349	\$317	\$295	\$255
58	\$443	\$409	\$391	\$374	\$339	\$316	\$273
59	\$475	\$438	\$419	\$400	\$363	\$339	\$293
60	\$508	\$468	\$448	\$429	\$389	\$363	\$313
61	\$544	\$502	\$480	\$459	\$417	\$388	\$335
62	\$582	\$537	\$514	\$491	\$446	\$416	\$359
63	\$582	\$537	\$514	\$491	\$446	\$416	\$359
64	\$582	\$537	\$514	\$491	\$446	\$416	\$359
65+	\$582	\$537	\$514	\$491	\$446	\$416	\$359

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 5000 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$434	\$400	\$383	\$366	\$332	\$310	\$268
1	\$348	\$321	\$307	\$294	\$267	\$248	\$215
2	\$249	\$230	\$220	\$210	\$191	\$178	\$154
3	\$178	\$164	\$157	\$150	\$136	\$127	\$110
4	\$173	\$160	\$153	\$146	\$133	\$124	\$107
5	\$168	\$155	\$149	\$142	\$129	\$120	\$104
6	\$164	\$151	\$144	\$138	\$125	\$117	\$101
7	\$159	\$147	\$140	\$134	\$122	\$113	\$98
8	\$155	\$143	\$136	\$130	\$118	\$110	\$95
9	\$150	\$139	\$133	\$127	\$115	\$107	\$93
10	\$146	\$135	\$129	\$123	\$112	\$104	\$90
11	\$142	\$131	\$125	\$120	\$109	\$101	\$87
12	\$138	\$127	\$122	\$116	\$106	\$98	\$85
13	\$132	\$122	\$117	\$111	\$101	\$94	\$81
14	\$132	\$122	\$117	\$111	\$101	\$94	\$81
15	\$132	\$122	\$117	\$111	\$101	\$94	\$81
16	\$132	\$122	\$117	\$111	\$101	\$94	\$81
17	\$132	\$122	\$117	\$111	\$101	\$94	\$81
18	\$132	\$122	\$117	\$111	\$101	\$94	\$81
19	\$132	\$122	\$117	\$111	\$101	\$94	\$81
20	\$132	\$122	\$117	\$111	\$101	\$94	\$81
21	\$132	\$122	\$117	\$111	\$101	\$94	\$81
22	\$132	\$122	\$117	\$111	\$101	\$94	\$81
23	\$132	\$122	\$117	\$111	\$101	\$94	\$81
24	\$132	\$122	\$117	\$111	\$101	\$94	\$81
25	\$134	\$124	\$118	\$113	\$103	\$96	\$83
26	\$136	\$126	\$120	\$115	\$104	\$97	\$84
27	\$139	\$128	\$122	\$117	\$106	\$99	\$85
28	\$141	\$130	\$124	\$119	\$108	\$100	\$87
29	\$143	\$132	\$126	\$121	\$109	\$102	\$88
30	\$145	\$134	\$128	\$123	\$111	\$104	\$89
31	\$148	\$136	\$130	\$125	\$113	\$105	\$91
32	\$150	\$138	\$132	\$127	\$115	\$107	\$92
33	\$156	\$144	\$138	\$132	\$120	\$112	\$96
34	\$163	\$150	\$144	\$138	\$125	\$116	\$100
35	\$170	\$157	\$150	\$143	\$130	\$121	\$105
36	\$177	\$163	\$156	\$149	\$136	\$126	\$109
37	\$185	\$170	\$163	\$156	\$141	\$132	\$114
38	\$190	\$175	\$167	\$160	\$145	\$135	\$117
39	\$194	\$179	\$172	\$164	\$149	\$139	\$120
40	\$200	\$184	\$176	\$168	\$153	\$142	\$123
41	\$205	\$189	\$181	\$173	\$157	\$146	\$126
42	\$210	\$194	\$185	\$177	\$161	\$150	\$129
43	\$215	\$198	\$190	\$181	\$165	\$153	\$133
44	\$220	\$203	\$194	\$186	\$169	\$157	\$136
45	\$225	\$208	\$199	\$190	\$173	\$161	\$139
46	\$231	\$213	\$204	\$195	\$177	\$165	\$142
47	\$236	\$218	\$209	\$199	\$181	\$169	\$146
48	\$250	\$230	\$220	\$211	\$191	\$178	\$154
49	\$264	\$243	\$233	\$223	\$202	\$188	\$163
50	\$279	\$257	\$246	\$235	\$214	\$199	\$172
51	\$295	\$272	\$260	\$249	\$226	\$210	\$182
52	\$312	\$287	\$275	\$263	\$239	\$222	\$192
53	\$320	\$295	\$282	\$270	\$245	\$228	\$197
54	\$328	\$303	\$290	\$277	\$251	\$234	\$202
55	\$337	\$311	\$298	\$284	\$258	\$241	\$208
56	\$346	\$319	\$305	\$292	\$265	\$247	\$213
57	\$355	\$327	\$313	\$300	\$272	\$253	\$219
58	\$386	\$356	\$341	\$326	\$296	\$276	\$238
59	\$420	\$387	\$371	\$355	\$322	\$300	\$259
60	\$457	\$422	\$403	\$386	\$350	\$326	\$282
61	\$497	\$459	\$439	\$420	\$381	\$355	\$307
62	\$541	\$499	\$477	\$457	\$414	\$386	\$334
63	\$541	\$499	\$477	\$457	\$414	\$386	\$334
64	\$541	\$499	\$477	\$457	\$414	\$386	\$334
65+	\$541	\$499	\$477	\$457	\$414	\$386	\$334

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 3500 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$493	\$454	\$435	\$416	\$377	\$352	\$304
1	\$395	\$364	\$349	\$333	\$303	\$282	\$244
2	\$283	\$261	\$250	\$239	\$217	\$202	\$174
3	\$202	\$187	\$179	\$171	\$155	\$144	\$125
4	\$197	\$181	\$174	\$166	\$151	\$140	\$121
5	\$191	\$176	\$169	\$161	\$146	\$136	\$118
6	\$186	\$171	\$164	\$157	\$142	\$133	\$114
7	\$181	\$166	\$159	\$152	\$138	\$129	\$111
8	\$176	\$162	\$155	\$148	\$134	\$125	\$108
9	\$171	\$157	\$151	\$144	\$131	\$122	\$105
10	\$166	\$153	\$146	\$140	\$127	\$118	\$102
11	\$161	\$149	\$142	\$136	\$123	\$115	\$99
12	\$157	\$144	\$138	\$132	\$120	\$112	\$96
13	\$156	\$143	\$137	\$131	\$119	\$111	\$96
14	\$156	\$143	\$137	\$131	\$119	\$111	\$96
15	\$156	\$143	\$137	\$131	\$119	\$111	\$96
16	\$156	\$143	\$137	\$131	\$119	\$111	\$96
17	\$156	\$143	\$137	\$131	\$119	\$111	\$96
18	\$156	\$143	\$137	\$131	\$119	\$111	\$96
19	\$156	\$143	\$137	\$131	\$119	\$111	\$96
20	\$156	\$143	\$137	\$131	\$119	\$111	\$96
21	\$156	\$143	\$137	\$131	\$119	\$111	\$96
22	\$156	\$143	\$137	\$131	\$119	\$111	\$96
23	\$156	\$143	\$137	\$131	\$119	\$111	\$96
24	\$156	\$143	\$137	\$131	\$119	\$111	\$96
25	\$160	\$147	\$141	\$135	\$122	\$114	\$98
26	\$164	\$151	\$144	\$138	\$125	\$117	\$101
27	\$168	\$155	\$148	\$141	\$128	\$120	\$103
28	\$172	\$158	\$152	\$145	\$132	\$123	\$106
29	\$176	\$162	\$155	\$149	\$135	\$126	\$108
30	\$181	\$166	\$159	\$152	\$138	\$129	\$111
31	\$185	\$171	\$163	\$156	\$142	\$132	\$114
32	\$190	\$175	\$167	\$160	\$145	\$135	\$117
33	\$200	\$184	\$176	\$168	\$153	\$142	\$123
34	\$210	\$194	\$185	\$177	\$161	\$150	\$129
35	\$221	\$204	\$195	\$186	\$169	\$158	\$136
36	\$232	\$214	\$205	\$196	\$178	\$166	\$143
37	\$244	\$225	\$216	\$206	\$187	\$174	\$151
38	\$251	\$231	\$221	\$212	\$192	\$179	\$155
39	\$257	\$237	\$227	\$217	\$197	\$184	\$159
40	\$264	\$243	\$233	\$223	\$202	\$188	\$163
41	\$271	\$250	\$239	\$229	\$207	\$193	\$167
42	\$278	\$256	\$245	\$235	\$213	\$198	\$171
43	\$285	\$262	\$251	\$240	\$218	\$203	\$175
44	\$291	\$269	\$257	\$246	\$223	\$208	\$180
45	\$298	\$275	\$263	\$252	\$228	\$213	\$184
46	\$306	\$282	\$270	\$258	\$234	\$218	\$188
47	\$313	\$288	\$276	\$264	\$239	\$223	\$193
48	\$331	\$305	\$292	\$279	\$253	\$236	\$204
49	\$349	\$322	\$308	\$295	\$268	\$249	\$215
50	\$369	\$340	\$326	\$312	\$283	\$264	\$228
51	\$390	\$360	\$344	\$329	\$299	\$279	\$241
52	\$413	\$380	\$364	\$348	\$316	\$294	\$254
53	\$423	\$390	\$374	\$357	\$324	\$302	\$261
54	\$435	\$401	\$383	\$367	\$333	\$310	\$268
55	\$446	\$411	\$394	\$376	\$342	\$318	\$275
56	\$458	\$422	\$404	\$386	\$351	\$327	\$282
57	\$470	\$433	\$415	\$397	\$360	\$335	\$290
58	\$503	\$464	\$444	\$425	\$385	\$359	\$310
59	\$539	\$497	\$475	\$454	\$412	\$384	\$332
60	\$577	\$532	\$509	\$487	\$442	\$412	\$356
61	\$617	\$569	\$545	\$521	\$473	\$441	\$381
62	\$661	\$609	\$583	\$558	\$506	\$472	\$408
63	\$661	\$609	\$583	\$558	\$506	\$472	\$408
64	\$661	\$609	\$583	\$558	\$506	\$472	\$408
65+	\$661	\$609	\$583	\$558	\$506	\$472	\$408

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 3500 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$493	\$454	\$435	\$416	\$377	\$352	\$304
1	\$395	\$364	\$349	\$333	\$303	\$282	\$244
2	\$283	\$261	\$250	\$239	\$217	\$202	\$174
3	\$202	\$187	\$179	\$171	\$155	\$144	\$125
4	\$197	\$181	\$174	\$166	\$151	\$140	\$121
5	\$191	\$176	\$169	\$161	\$146	\$136	\$118
6	\$186	\$171	\$164	\$157	\$142	\$133	\$114
7	\$181	\$166	\$159	\$152	\$138	\$129	\$111
8	\$176	\$162	\$155	\$148	\$134	\$125	\$108
9	\$171	\$157	\$151	\$144	\$131	\$122	\$105
10	\$166	\$153	\$146	\$140	\$127	\$118	\$102
11	\$161	\$149	\$142	\$136	\$123	\$115	\$99
12	\$157	\$144	\$138	\$132	\$120	\$112	\$96
13	\$150	\$138	\$132	\$126	\$115	\$107	\$92
14	\$150	\$138	\$132	\$126	\$115	\$107	\$92
15	\$150	\$138	\$132	\$126	\$115	\$107	\$92
16	\$150	\$138	\$132	\$126	\$115	\$107	\$92
17	\$150	\$138	\$132	\$126	\$115	\$107	\$92
18	\$150	\$138	\$132	\$126	\$115	\$107	\$92
19	\$150	\$138	\$132	\$126	\$115	\$107	\$92
20	\$150	\$138	\$132	\$126	\$115	\$107	\$92
21	\$150	\$138	\$132	\$126	\$115	\$107	\$92
22	\$150	\$138	\$132	\$126	\$115	\$107	\$92
23	\$150	\$138	\$132	\$126	\$115	\$107	\$92
24	\$150	\$138	\$132	\$126	\$115	\$107	\$92
25	\$152	\$140	\$134	\$128	\$117	\$109	\$94
26	\$155	\$143	\$137	\$131	\$118	\$110	\$95
27	\$157	\$145	\$139	\$133	\$120	\$112	\$97
28	\$160	\$147	\$141	\$135	\$122	\$114	\$98
29	\$162	\$150	\$143	\$137	\$124	\$116	\$100
30	\$165	\$152	\$146	\$139	\$126	\$118	\$102
31	\$168	\$155	\$148	\$141	\$128	\$120	\$103
32	\$170	\$157	\$150	\$144	\$130	\$121	\$105
33	\$178	\$164	\$157	\$150	\$136	\$127	\$109
34	\$185	\$171	\$163	\$156	\$142	\$132	\$114
35	\$193	\$178	\$170	\$163	\$148	\$138	\$119
36	\$201	\$185	\$177	\$170	\$154	\$143	\$124
37	\$210	\$193	\$185	\$177	\$161	\$150	\$129
38	\$215	\$198	\$190	\$182	\$165	\$153	\$133
39	\$221	\$203	\$195	\$186	\$169	\$157	\$136
40	\$226	\$209	\$200	\$191	\$173	\$162	\$140
41	\$232	\$214	\$205	\$196	\$178	\$166	\$143
42	\$238	\$220	\$210	\$201	\$183	\$170	\$147
43	\$244	\$225	\$215	\$206	\$187	\$174	\$150
44	\$250	\$230	\$221	\$211	\$191	\$178	\$154
45	\$256	\$236	\$226	\$216	\$196	\$183	\$158
46	\$262	\$242	\$231	\$221	\$201	\$187	\$161
47	\$268	\$247	\$237	\$226	\$205	\$191	\$165
48	\$284	\$261	\$250	\$239	\$217	\$202	\$175
49	\$300	\$276	\$264	\$253	\$229	\$214	\$185
50	\$317	\$292	\$280	\$267	\$243	\$226	\$195
51	\$335	\$309	\$295	\$282	\$256	\$239	\$206
52	\$354	\$326	\$312	\$299	\$271	\$252	\$218
53	\$363	\$335	\$320	\$306	\$278	\$259	\$224
54	\$373	\$344	\$329	\$315	\$285	\$266	\$230
55	\$383	\$353	\$338	\$323	\$293	\$273	\$236
56	\$393	\$362	\$347	\$331	\$301	\$280	\$242
57	\$403	\$372	\$356	\$340	\$309	\$288	\$249
58	\$439	\$404	\$387	\$370	\$336	\$313	\$270
59	\$477	\$440	\$421	\$402	\$365	\$340	\$294
60	\$519	\$478	\$458	\$438	\$397	\$370	\$320
61	\$564	\$520	\$498	\$476	\$432	\$403	\$348
62	\$614	\$566	\$542	\$518	\$470	\$438	\$379
63	\$614	\$566	\$542	\$518	\$470	\$438	\$379
64	\$614	\$566	\$542	\$518	\$470	\$438	\$379
65+	\$614	\$566	\$542	\$518	\$470	\$438	\$379

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 2500 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$558	\$515	\$493	\$471	\$428	\$399	\$344
1	\$448	\$413	\$395	\$378	\$343	\$320	\$276
2	\$320	\$295	\$283	\$270	\$245	\$229	\$198
3	\$229	\$211	\$202	\$193	\$176	\$164	\$141
4	\$223	\$205	\$197	\$188	\$171	\$159	\$137
5	\$217	\$200	\$191	\$183	\$166	\$155	\$133
6	\$211	\$194	\$186	\$178	\$161	\$150	\$130
7	\$205	\$189	\$181	\$173	\$157	\$146	\$126
8	\$199	\$183	\$176	\$168	\$152	\$142	\$123
9	\$193	\$178	\$171	\$163	\$148	\$138	\$119
10	\$188	\$173	\$166	\$159	\$144	\$134	\$116
11	\$183	\$168	\$161	\$154	\$140	\$130	\$113
12	\$178	\$164	\$157	\$150	\$136	\$127	\$109
13	\$176	\$163	\$156	\$149	\$135	\$126	\$109
14	\$176	\$163	\$156	\$149	\$135	\$126	\$109
15	\$176	\$163	\$156	\$149	\$135	\$126	\$109
16	\$176	\$163	\$156	\$149	\$135	\$126	\$109
17	\$176	\$163	\$156	\$149	\$135	\$126	\$109
18	\$176	\$163	\$156	\$149	\$135	\$126	\$109
19	\$176	\$163	\$156	\$149	\$135	\$126	\$109
20	\$176	\$163	\$156	\$149	\$135	\$126	\$109
21	\$176	\$163	\$156	\$149	\$135	\$126	\$109
22	\$176	\$163	\$156	\$149	\$135	\$126	\$109
23	\$176	\$163	\$156	\$149	\$135	\$126	\$109
24	\$176	\$163	\$156	\$149	\$135	\$126	\$109
25	\$181	\$167	\$160	\$153	\$138	\$129	\$111
26	\$185	\$171	\$164	\$156	\$142	\$132	\$114
27	\$190	\$175	\$168	\$160	\$145	\$136	\$117
28	\$195	\$180	\$172	\$164	\$149	\$139	\$120
29	\$200	\$184	\$176	\$168	\$153	\$142	\$123
30	\$205	\$189	\$181	\$173	\$157	\$146	\$126
31	\$210	\$193	\$185	\$177	\$161	\$150	\$129
32	\$215	\$198	\$190	\$181	\$165	\$153	\$132
33	\$226	\$208	\$200	\$191	\$173	\$161	\$139
34	\$238	\$219	\$210	\$201	\$182	\$170	\$147
35	\$250	\$231	\$221	\$211	\$192	\$179	\$154
36	\$263	\$243	\$232	\$222	\$202	\$188	\$162
37	\$277	\$255	\$244	\$234	\$212	\$198	\$171
38	\$284	\$262	\$251	\$240	\$218	\$203	\$175
39	\$292	\$269	\$257	\$246	\$223	\$208	\$180
40	\$299	\$276	\$264	\$252	\$229	\$214	\$184
41	\$307	\$283	\$271	\$259	\$235	\$219	\$189
42	\$315	\$290	\$278	\$266	\$241	\$225	\$194
43	\$323	\$297	\$285	\$272	\$247	\$230	\$199
44	\$330	\$304	\$291	\$279	\$253	\$236	\$204
45	\$338	\$312	\$298	\$285	\$259	\$241	\$208
46	\$346	\$319	\$306	\$292	\$265	\$247	\$213
47	\$354	\$327	\$313	\$299	\$271	\$253	\$219
48	\$375	\$345	\$331	\$316	\$287	\$267	\$231
49	\$396	\$365	\$349	\$334	\$303	\$283	\$244
50	\$418	\$386	\$369	\$353	\$320	\$299	\$258
51	\$442	\$408	\$390	\$373	\$339	\$316	\$273
52	\$467	\$431	\$412	\$394	\$358	\$334	\$288
53	\$480	\$442	\$423	\$405	\$367	\$342	\$296
54	\$492	\$454	\$435	\$416	\$377	\$351	\$304
55	\$505	\$466	\$446	\$427	\$387	\$361	\$312
56	\$519	\$478	\$458	\$438	\$397	\$370	\$320
57	\$532	\$491	\$470	\$449	\$408	\$380	\$328
58	\$570	\$526	\$503	\$481	\$437	\$407	\$352
59	\$610	\$563	\$539	\$515	\$467	\$436	\$376
60	\$653	\$602	\$577	\$551	\$500	\$466	\$403
61	\$700	\$645	\$617	\$590	\$536	\$499	\$431
62	\$749	\$690	\$661	\$632	\$574	\$535	\$462
63	\$749	\$690	\$661	\$632	\$574	\$535	\$462
64	\$749	\$690	\$661	\$632	\$574	\$535	\$462
65+	\$749	\$690	\$661	\$632	\$574	\$535	\$462

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 2500 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$558	\$515	\$493	\$471	\$428	\$399	\$344
1	\$448	\$413	\$395	\$378	\$343	\$320	\$276
2	\$320	\$295	\$283	\$270	\$245	\$229	\$198
3	\$229	\$211	\$202	\$193	\$176	\$164	\$141
4	\$223	\$205	\$197	\$188	\$171	\$159	\$137
5	\$217	\$200	\$191	\$183	\$166	\$155	\$133
6	\$211	\$194	\$186	\$178	\$161	\$150	\$130
7	\$205	\$189	\$181	\$173	\$157	\$146	\$126
8	\$199	\$183	\$176	\$168	\$152	\$142	\$123
9	\$193	\$178	\$171	\$163	\$148	\$138	\$119
10	\$188	\$173	\$166	\$159	\$144	\$134	\$116
11	\$183	\$168	\$161	\$154	\$140	\$130	\$113
12	\$178	\$164	\$157	\$150	\$136	\$127	\$109
13	\$170	\$157	\$150	\$143	\$130	\$121	\$105
14	\$170	\$157	\$150	\$143	\$130	\$121	\$105
15	\$170	\$157	\$150	\$143	\$130	\$121	\$105
16	\$170	\$157	\$150	\$143	\$130	\$121	\$105
17	\$170	\$157	\$150	\$143	\$130	\$121	\$105
18	\$170	\$157	\$150	\$143	\$130	\$121	\$105
19	\$170	\$157	\$150	\$143	\$130	\$121	\$105
20	\$170	\$157	\$150	\$143	\$130	\$121	\$105
21	\$170	\$157	\$150	\$143	\$130	\$121	\$105
22	\$170	\$157	\$150	\$143	\$130	\$121	\$105
23	\$170	\$157	\$150	\$143	\$130	\$121	\$105
24	\$170	\$157	\$150	\$143	\$130	\$121	\$105
25	\$173	\$159	\$152	\$146	\$132	\$123	\$106
26	\$175	\$162	\$155	\$148	\$134	\$125	\$108
27	\$178	\$164	\$157	\$150	\$136	\$127	\$110
28	\$181	\$167	\$160	\$153	\$139	\$129	\$112
29	\$184	\$170	\$162	\$155	\$141	\$131	\$113
30	\$187	\$172	\$165	\$158	\$143	\$133	\$115
31	\$190	\$175	\$168	\$160	\$145	\$136	\$117
32	\$193	\$178	\$170	\$163	\$148	\$138	\$119
33	\$201	\$186	\$178	\$170	\$154	\$144	\$124
34	\$210	\$193	\$185	\$177	\$161	\$150	\$129
35	\$219	\$202	\$193	\$184	\$167	\$156	\$135
36	\$228	\$210	\$201	\$192	\$175	\$163	\$140
37	\$238	\$219	\$210	\$201	\$182	\$170	\$146
38	\$244	\$225	\$215	\$206	\$187	\$174	\$150
39	\$250	\$231	\$221	\$211	\$192	\$178	\$154
40	\$257	\$237	\$226	\$217	\$196	\$183	\$158
41	\$263	\$243	\$232	\$222	\$202	\$188	\$162
42	\$270	\$249	\$238	\$228	\$207	\$193	\$167
43	\$277	\$255	\$244	\$233	\$212	\$197	\$171
44	\$283	\$261	\$250	\$239	\$217	\$202	\$175
45	\$290	\$267	\$256	\$245	\$222	\$207	\$179
46	\$297	\$274	\$262	\$251	\$227	\$212	\$183
47	\$304	\$280	\$268	\$257	\$233	\$217	\$187
48	\$321	\$296	\$284	\$271	\$246	\$229	\$198
49	\$340	\$313	\$300	\$287	\$260	\$242	\$209
50	\$359	\$331	\$317	\$303	\$275	\$256	\$221
51	\$379	\$350	\$335	\$320	\$290	\$271	\$234
52	\$401	\$370	\$354	\$338	\$307	\$286	\$247
53	\$412	\$379	\$363	\$347	\$315	\$294	\$254
54	\$422	\$389	\$373	\$356	\$323	\$301	\$260
55	\$434	\$400	\$383	\$366	\$332	\$309	\$267
56	\$445	\$410	\$393	\$376	\$341	\$318	\$274
57	\$457	\$421	\$403	\$385	\$350	\$326	\$282
58	\$497	\$458	\$438	\$419	\$380	\$355	\$306
59	\$541	\$498	\$477	\$456	\$414	\$386	\$333
60	\$588	\$542	\$519	\$496	\$450	\$420	\$363
61	\$640	\$590	\$564	\$540	\$490	\$456	\$394
62	\$696	\$641	\$614	\$587	\$533	\$497	\$429
63	\$696	\$641	\$614	\$587	\$533	\$497	\$429
64	\$696	\$641	\$614	\$587	\$533	\$497	\$429
65+	\$696	\$641	\$614	\$587	\$533	\$497	\$429

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 1500 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$632	\$583	\$558	\$533	\$484	\$451	\$390
1	\$507	\$467	\$447	\$428	\$388	\$362	\$313
2	\$363	\$334	\$320	\$306	\$278	\$259	\$224
3	\$260	\$239	\$229	\$219	\$199	\$185	\$160
4	\$252	\$233	\$223	\$213	\$193	\$180	\$155
5	\$245	\$226	\$216	\$207	\$188	\$175	\$151
6	\$238	\$220	\$210	\$201	\$182	\$170	\$147
7	\$232	\$214	\$204	\$195	\$177	\$165	\$143
8	\$225	\$208	\$199	\$190	\$172	\$161	\$139
9	\$219	\$202	\$193	\$185	\$168	\$156	\$135
10	\$213	\$196	\$188	\$179	\$163	\$152	\$131
11	\$207	\$191	\$182	\$174	\$158	\$148	\$127
12	\$201	\$185	\$177	\$170	\$154	\$143	\$124
13	\$200	\$184	\$176	\$168	\$153	\$142	\$123
14	\$200	\$184	\$176	\$168	\$153	\$142	\$123
15	\$200	\$184	\$176	\$168	\$153	\$142	\$123
16	\$200	\$184	\$176	\$168	\$153	\$142	\$123
17	\$200	\$184	\$176	\$168	\$153	\$142	\$123
18	\$200	\$184	\$176	\$168	\$153	\$142	\$123
19	\$200	\$184	\$176	\$168	\$153	\$142	\$123
20	\$200	\$184	\$176	\$168	\$153	\$142	\$123
21	\$200	\$184	\$176	\$168	\$153	\$142	\$123
22	\$200	\$184	\$176	\$168	\$153	\$142	\$123
23	\$200	\$184	\$176	\$168	\$153	\$142	\$123
24	\$200	\$184	\$176	\$168	\$153	\$142	\$123
25	\$205	\$189	\$181	\$173	\$157	\$146	\$126
26	\$210	\$193	\$185	\$177	\$161	\$150	\$129
27	\$215	\$198	\$190	\$181	\$165	\$153	\$133
28	\$220	\$203	\$195	\$186	\$169	\$157	\$136
29	\$226	\$208	\$199	\$191	\$173	\$161	\$139
30	\$232	\$214	\$204	\$195	\$177	\$165	\$143
31	\$237	\$219	\$209	\$200	\$182	\$169	\$146
32	\$243	\$224	\$215	\$205	\$186	\$174	\$150
33	\$256	\$236	\$226	\$216	\$196	\$183	\$158
34	\$269	\$248	\$238	\$227	\$206	\$192	\$166
35	\$283	\$261	\$250	\$239	\$217	\$202	\$175
36	\$298	\$275	\$263	\$252	\$228	\$213	\$184
37	\$314	\$289	\$277	\$265	\$240	\$224	\$193
38	\$322	\$297	\$284	\$271	\$246	\$230	\$198
39	\$330	\$304	\$291	\$279	\$253	\$236	\$204
40	\$339	\$312	\$299	\$286	\$259	\$242	\$209
41	\$348	\$320	\$307	\$293	\$266	\$248	\$214
42	\$357	\$329	\$315	\$301	\$273	\$254	\$220
43	\$365	\$337	\$322	\$308	\$279	\$260	\$225
44	\$374	\$345	\$330	\$315	\$286	\$267	\$230
45	\$383	\$353	\$338	\$323	\$293	\$273	\$236
46	\$392	\$361	\$346	\$331	\$300	\$280	\$242
47	\$401	\$370	\$354	\$339	\$307	\$286	\$247
48	\$424	\$391	\$374	\$358	\$325	\$303	\$261
49	\$448	\$413	\$395	\$378	\$343	\$320	\$276
50	\$474	\$437	\$418	\$400	\$363	\$338	\$292
51	\$501	\$461	\$442	\$422	\$383	\$357	\$309
52	\$529	\$488	\$467	\$446	\$405	\$378	\$326
53	\$543	\$501	\$479	\$458	\$416	\$388	\$335
54	\$557	\$514	\$492	\$470	\$427	\$398	\$344
55	\$572	\$527	\$505	\$483	\$438	\$408	\$353
56	\$587	\$541	\$518	\$495	\$450	\$419	\$362
57	\$603	\$556	\$532	\$509	\$461	\$430	\$372
58	\$645	\$595	\$569	\$544	\$494	\$460	\$398
59	\$691	\$637	\$610	\$583	\$529	\$493	\$426
60	\$739	\$682	\$653	\$624	\$566	\$528	\$456
61	\$792	\$730	\$699	\$668	\$606	\$565	\$488
62	\$848	\$781	\$748	\$715	\$649	\$605	\$523
63	\$848	\$781	\$748	\$715	\$649	\$605	\$523
64	\$848	\$781	\$748	\$715	\$649	\$605	\$523
65+	\$848	\$781	\$748	\$715	\$649	\$605	\$523

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 1500 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$632	\$583	\$558	\$533	\$484	\$451	\$390
1	\$507	\$467	\$447	\$428	\$388	\$362	\$313
2	\$363	\$334	\$320	\$306	\$278	\$259	\$224
3	\$260	\$239	\$229	\$219	\$199	\$185	\$160
4	\$252	\$233	\$223	\$213	\$193	\$180	\$155
5	\$245	\$226	\$216	\$207	\$188	\$175	\$151
6	\$238	\$220	\$210	\$201	\$182	\$170	\$147
7	\$232	\$214	\$204	\$195	\$177	\$165	\$143
8	\$225	\$208	\$199	\$190	\$172	\$161	\$139
9	\$219	\$202	\$193	\$185	\$168	\$156	\$135
10	\$213	\$196	\$188	\$179	\$163	\$152	\$131
11	\$207	\$191	\$182	\$174	\$158	\$148	\$127
12	\$201	\$185	\$177	\$170	\$154	\$143	\$124
13	\$192	\$177	\$170	\$162	\$147	\$137	\$119
14	\$192	\$177	\$170	\$162	\$147	\$137	\$119
15	\$192	\$177	\$170	\$162	\$147	\$137	\$119
16	\$192	\$177	\$170	\$162	\$147	\$137	\$119
17	\$192	\$177	\$170	\$162	\$147	\$137	\$119
18	\$192	\$177	\$170	\$162	\$147	\$137	\$119
19	\$192	\$177	\$170	\$162	\$147	\$137	\$119
20	\$192	\$177	\$170	\$162	\$147	\$137	\$119
21	\$192	\$177	\$170	\$162	\$147	\$137	\$119
22	\$192	\$177	\$170	\$162	\$147	\$137	\$119
23	\$192	\$177	\$170	\$162	\$147	\$137	\$119
24	\$192	\$177	\$170	\$162	\$147	\$137	\$119
25	\$195	\$180	\$172	\$165	\$150	\$139	\$120
26	\$199	\$183	\$175	\$168	\$152	\$142	\$122
27	\$202	\$186	\$178	\$170	\$154	\$144	\$124
28	\$205	\$189	\$181	\$173	\$157	\$146	\$126
29	\$208	\$192	\$184	\$176	\$159	\$149	\$128
30	\$212	\$195	\$187	\$179	\$162	\$151	\$130
31	\$215	\$198	\$190	\$181	\$165	\$153	\$133
32	\$219	\$201	\$193	\$184	\$167	\$156	\$135
33	\$228	\$210	\$201	\$192	\$174	\$162	\$140
34	\$237	\$219	\$210	\$200	\$182	\$169	\$146
35	\$248	\$228	\$218	\$209	\$189	\$177	\$153
36	\$258	\$238	\$228	\$218	\$198	\$184	\$159
37	\$269	\$248	\$237	\$227	\$206	\$192	\$166
38	\$276	\$254	\$244	\$233	\$211	\$197	\$170
39	\$283	\$261	\$250	\$239	\$217	\$202	\$175
40	\$291	\$268	\$256	\$245	\$222	\$207	\$179
41	\$298	\$275	\$263	\$252	\$228	\$213	\$184
42	\$306	\$282	\$270	\$258	\$234	\$218	\$189
43	\$313	\$289	\$276	\$264	\$240	\$223	\$193
44	\$321	\$296	\$283	\$271	\$245	\$229	\$198
45	\$328	\$303	\$290	\$277	\$251	\$234	\$202
46	\$336	\$310	\$297	\$284	\$257	\$240	\$207
47	\$344	\$317	\$304	\$290	\$264	\$246	\$212
48	\$364	\$335	\$321	\$307	\$278	\$260	\$224
49	\$384	\$354	\$339	\$324	\$294	\$274	\$237
50	\$406	\$375	\$359	\$343	\$311	\$290	\$251
51	\$429	\$396	\$379	\$362	\$329	\$306	\$265
52	\$454	\$418	\$400	\$383	\$348	\$324	\$280
53	\$466	\$429	\$411	\$393	\$357	\$332	\$287
54	\$478	\$441	\$422	\$403	\$366	\$341	\$295
55	\$491	\$452	\$433	\$414	\$376	\$350	\$303
56	\$504	\$464	\$445	\$425	\$386	\$359	\$311
57	\$517	\$477	\$456	\$436	\$396	\$369	\$319
58	\$562	\$518	\$496	\$475	\$431	\$401	\$347
59	\$612	\$564	\$540	\$516	\$468	\$437	\$377
60	\$665	\$613	\$587	\$562	\$510	\$475	\$410
61	\$724	\$667	\$639	\$611	\$554	\$517	\$446
62	\$787	\$726	\$695	\$664	\$603	\$562	\$486
63	\$787	\$726	\$695	\$664	\$603	\$562	\$486
64	\$787	\$726	\$695	\$664	\$603	\$562	\$486
65+	\$787	\$726	\$695	\$664	\$603	\$562	\$486

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 1000 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$733	\$676	\$647	\$618	\$561	\$523	\$452
1	\$588	\$542	\$519	\$496	\$450	\$419	\$362
2	\$421	\$388	\$371	\$355	\$322	\$300	\$259
3	\$301	\$278	\$266	\$254	\$230	\$215	\$186
4	\$293	\$270	\$258	\$247	\$224	\$209	\$180
5	\$284	\$262	\$251	\$240	\$218	\$203	\$175
6	\$276	\$255	\$244	\$233	\$212	\$197	\$170
7	\$269	\$248	\$237	\$227	\$206	\$192	\$166
8	\$261	\$241	\$230	\$220	\$200	\$186	\$161
9	\$254	\$234	\$224	\$214	\$194	\$181	\$156
10	\$247	\$227	\$218	\$208	\$189	\$176	\$152
11	\$240	\$221	\$212	\$202	\$184	\$171	\$148
12	\$233	\$215	\$206	\$197	\$178	\$166	\$144
13	\$232	\$214	\$204	\$195	\$177	\$165	\$143
14	\$232	\$214	\$204	\$195	\$177	\$165	\$143
15	\$232	\$214	\$204	\$195	\$177	\$165	\$143
16	\$232	\$214	\$204	\$195	\$177	\$165	\$143
17	\$232	\$214	\$204	\$195	\$177	\$165	\$143
18	\$232	\$214	\$204	\$195	\$177	\$165	\$143
19	\$232	\$214	\$204	\$195	\$177	\$165	\$143
20	\$232	\$214	\$204	\$195	\$177	\$165	\$143
21	\$232	\$214	\$204	\$195	\$177	\$165	\$143
22	\$232	\$214	\$204	\$195	\$177	\$165	\$143
23	\$232	\$214	\$204	\$195	\$177	\$165	\$143
24	\$232	\$214	\$204	\$195	\$177	\$165	\$143
25	\$237	\$219	\$209	\$200	\$182	\$169	\$146
26	\$243	\$224	\$215	\$205	\$186	\$174	\$150
27	\$249	\$230	\$220	\$210	\$191	\$178	\$154
28	\$256	\$236	\$226	\$216	\$196	\$182	\$158
29	\$262	\$242	\$231	\$221	\$201	\$187	\$162
30	\$269	\$248	\$237	\$227	\$206	\$192	\$166
31	\$275	\$254	\$243	\$232	\$211	\$196	\$170
32	\$282	\$260	\$249	\$238	\$216	\$201	\$174
33	\$297	\$274	\$262	\$250	\$227	\$212	\$183
34	\$312	\$288	\$276	\$264	\$239	\$223	\$193
35	\$329	\$303	\$290	\$277	\$252	\$234	\$203
36	\$346	\$319	\$305	\$292	\$265	\$247	\$213
37	\$364	\$335	\$321	\$307	\$278	\$260	\$224
38	\$373	\$344	\$329	\$315	\$286	\$266	\$230
39	\$383	\$353	\$338	\$323	\$293	\$273	\$236
40	\$393	\$362	\$347	\$331	\$301	\$280	\$242
41	\$403	\$371	\$356	\$340	\$309	\$288	\$248
42	\$413	\$381	\$365	\$349	\$317	\$295	\$255
43	\$423	\$390	\$374	\$357	\$324	\$302	\$261
44	\$433	\$400	\$382	\$366	\$332	\$309	\$267
45	\$444	\$409	\$392	\$374	\$340	\$317	\$274
46	\$454	\$419	\$401	\$383	\$348	\$324	\$280
47	\$465	\$429	\$411	\$393	\$356	\$332	\$287
48	\$492	\$453	\$434	\$415	\$376	\$351	\$303
49	\$520	\$479	\$459	\$438	\$398	\$371	\$320
50	\$549	\$506	\$485	\$463	\$421	\$392	\$339
51	\$580	\$535	\$512	\$490	\$444	\$414	\$358
52	\$613	\$566	\$541	\$518	\$470	\$438	\$378
53	\$630	\$580	\$556	\$531	\$482	\$449	\$388
54	\$646	\$596	\$570	\$545	\$495	\$461	\$399
55	\$663	\$612	\$585	\$560	\$508	\$473	\$409
56	\$681	\$628	\$601	\$574	\$521	\$486	\$420
57	\$699	\$644	\$617	\$590	\$535	\$499	\$431
58	\$748	\$690	\$660	\$631	\$573	\$534	\$461
59	\$801	\$738	\$707	\$676	\$613	\$572	\$494
60	\$857	\$790	\$757	\$724	\$657	\$612	\$529
61	\$918	\$846	\$810	\$775	\$703	\$655	\$566
62	\$983	\$906	\$867	\$829	\$753	\$701	\$606
63	\$983	\$906	\$867	\$829	\$753	\$701	\$606
64	\$983	\$906	\$867	\$829	\$753	\$701	\$606
65+	\$983	\$906	\$867	\$829	\$753	\$701	\$606

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Premier 1000 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$733	\$676	\$647	\$618	\$561	\$523	\$452
1	\$588	\$542	\$519	\$496	\$450	\$419	\$362
2	\$421	\$388	\$371	\$355	\$322	\$300	\$259
3	\$301	\$278	\$266	\$254	\$230	\$215	\$186
4	\$293	\$270	\$258	\$247	\$224	\$209	\$180
5	\$284	\$262	\$251	\$240	\$218	\$203	\$175
6	\$276	\$255	\$244	\$233	\$212	\$197	\$170
7	\$269	\$248	\$237	\$227	\$206	\$192	\$166
8	\$261	\$241	\$230	\$220	\$200	\$186	\$161
9	\$254	\$234	\$224	\$214	\$194	\$181	\$156
10	\$247	\$227	\$218	\$208	\$189	\$176	\$152
11	\$240	\$221	\$212	\$202	\$184	\$171	\$148
12	\$233	\$215	\$206	\$197	\$178	\$166	\$144
13	\$223	\$206	\$197	\$188	\$171	\$159	\$137
14	\$223	\$206	\$197	\$188	\$171	\$159	\$137
15	\$223	\$206	\$197	\$188	\$171	\$159	\$137
16	\$223	\$206	\$197	\$188	\$171	\$159	\$137
17	\$223	\$206	\$197	\$188	\$171	\$159	\$137
18	\$223	\$206	\$197	\$188	\$171	\$159	\$137
19	\$223	\$206	\$197	\$188	\$171	\$159	\$137
20	\$223	\$206	\$197	\$188	\$171	\$159	\$137
21	\$223	\$206	\$197	\$188	\$171	\$159	\$137
22	\$223	\$206	\$197	\$188	\$171	\$159	\$137
23	\$223	\$206	\$197	\$188	\$171	\$159	\$137
24	\$223	\$206	\$197	\$188	\$171	\$159	\$137
25	\$227	\$209	\$200	\$191	\$174	\$162	\$140
26	\$230	\$212	\$203	\$194	\$176	\$164	\$142
27	\$234	\$216	\$207	\$197	\$179	\$167	\$144
28	\$238	\$219	\$210	\$201	\$182	\$170	\$147
29	\$242	\$223	\$213	\$204	\$185	\$172	\$149
30	\$245	\$226	\$217	\$207	\$188	\$175	\$151
31	\$249	\$230	\$220	\$210	\$191	\$178	\$154
32	\$253	\$234	\$224	\$214	\$194	\$181	\$156
33	\$264	\$244	\$233	\$223	\$202	\$188	\$163
34	\$275	\$254	\$243	\$232	\$211	\$196	\$170
35	\$287	\$265	\$253	\$242	\$220	\$205	\$177
36	\$299	\$276	\$264	\$252	\$229	\$214	\$184
37	\$312	\$288	\$275	\$263	\$239	\$223	\$192
38	\$320	\$295	\$282	\$270	\$245	\$228	\$197
39	\$328	\$303	\$290	\$277	\$251	\$234	\$202
40	\$337	\$311	\$297	\$284	\$258	\$240	\$208
41	\$346	\$319	\$305	\$292	\$265	\$247	\$213
42	\$355	\$327	\$313	\$299	\$272	\$253	\$219
43	\$363	\$335	\$320	\$306	\$278	\$259	\$224
44	\$372	\$343	\$328	\$314	\$285	\$265	\$229
45	\$381	\$351	\$336	\$321	\$291	\$272	\$235
46	\$390	\$359	\$344	\$329	\$298	\$278	\$240
47	\$399	\$368	\$352	\$337	\$306	\$285	\$246
48	\$422	\$389	\$372	\$356	\$323	\$301	\$260
49	\$446	\$411	\$393	\$376	\$341	\$318	\$275
50	\$471	\$434	\$416	\$398	\$361	\$336	\$291
51	\$498	\$459	\$439	\$420	\$381	\$355	\$307
52	\$526	\$485	\$464	\$444	\$403	\$376	\$325
53	\$540	\$498	\$477	\$456	\$414	\$385	\$333
54	\$554	\$511	\$489	\$468	\$425	\$396	\$342
55	\$569	\$525	\$502	\$480	\$436	\$406	\$351
56	\$584	\$538	\$515	\$493	\$447	\$417	\$360
57	\$599	\$553	\$529	\$506	\$459	\$428	\$370
58	\$652	\$601	\$575	\$550	\$499	\$465	\$402
59	\$709	\$654	\$626	\$599	\$543	\$506	\$437
60	\$772	\$711	\$681	\$651	\$591	\$551	\$476
61	\$839	\$774	\$741	\$708	\$643	\$599	\$518
62	\$913	\$842	\$806	\$770	\$699	\$652	\$563
63	\$913	\$842	\$806	\$770	\$699	\$652	\$563
64	\$913	\$842	\$806	\$770	\$699	\$652	\$563
65+	\$913	\$842	\$806	\$770	\$699	\$652	\$563

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 6000 Plus Upgrade Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$319	\$294	\$282	\$270	\$245	\$228	\$197
1	\$256	\$236	\$226	\$216	\$196	\$183	\$158
2	\$183	\$169	\$162	\$155	\$140	\$131	\$113
3	\$131	\$121	\$116	\$111	\$100	\$93	\$81
4	\$127	\$117	\$112	\$107	\$97	\$91	\$78
5	\$124	\$114	\$109	\$104	\$95	\$88	\$76
6	\$120	\$111	\$106	\$101	\$92	\$86	\$74
7	\$117	\$108	\$103	\$99	\$89	\$83	\$72
8	\$114	\$105	\$100	\$96	\$87	\$81	\$70
9	\$110	\$102	\$97	\$93	\$85	\$79	\$68
10	\$107	\$99	\$95	\$91	\$82	\$77	\$66
11	\$104	\$96	\$92	\$88	\$80	\$74	\$64
12	\$101	\$93	\$89	\$86	\$78	\$72	\$62
13	\$102	\$94	\$90	\$86	\$78	\$73	\$63
14	\$103	\$95	\$91	\$87	\$79	\$73	\$63
15	\$104	\$96	\$92	\$88	\$79	\$74	\$64
16	\$105	\$96	\$92	\$88	\$80	\$75	\$64
17	\$105	\$97	\$93	\$89	\$81	\$75	\$65
18	\$106	\$98	\$94	\$90	\$81	\$76	\$65
19	\$107	\$99	\$94	\$90	\$82	\$76	\$66
20	\$108	\$99	\$95	\$91	\$82	\$77	\$66
21	\$109	\$100	\$96	\$92	\$83	\$77	\$67
22	\$109	\$101	\$97	\$92	\$84	\$78	\$67
23	\$110	\$102	\$97	\$93	\$84	\$79	\$68
24	\$111	\$102	\$98	\$94	\$85	\$79	\$68
25	\$114	\$105	\$101	\$96	\$87	\$81	\$70
26	\$117	\$108	\$103	\$99	\$89	\$83	\$72
27	\$120	\$110	\$106	\$101	\$92	\$85	\$74
28	\$123	\$113	\$108	\$104	\$94	\$87	\$76
29	\$126	\$116	\$111	\$106	\$96	\$90	\$77
30	\$129	\$119	\$114	\$109	\$99	\$92	\$79
31	\$132	\$122	\$117	\$111	\$101	\$94	\$81
32	\$135	\$125	\$120	\$114	\$104	\$97	\$83
33	\$143	\$131	\$126	\$120	\$109	\$102	\$88
34	\$150	\$138	\$132	\$127	\$115	\$107	\$92
35	\$158	\$145	\$139	\$133	\$121	\$113	\$97
36	\$166	\$153	\$146	\$140	\$127	\$118	\$102
37	\$175	\$161	\$154	\$147	\$134	\$125	\$108
38	\$179	\$165	\$158	\$151	\$137	\$128	\$110
39	\$184	\$170	\$162	\$155	\$141	\$131	\$113
40	\$189	\$174	\$166	\$159	\$144	\$135	\$116
41	\$194	\$178	\$171	\$163	\$148	\$138	\$119
42	\$199	\$183	\$175	\$168	\$152	\$142	\$122
43	\$203	\$187	\$179	\$172	\$156	\$145	\$125
44	\$208	\$192	\$184	\$176	\$159	\$149	\$128
45	\$213	\$197	\$188	\$180	\$163	\$152	\$131
46	\$218	\$201	\$193	\$184	\$167	\$156	\$135
47	\$224	\$206	\$197	\$189	\$171	\$159	\$138
48	\$236	\$218	\$208	\$199	\$181	\$169	\$146
49	\$250	\$230	\$220	\$211	\$191	\$178	\$154
50	\$264	\$243	\$233	\$223	\$202	\$188	\$163
51	\$279	\$257	\$246	\$235	\$214	\$199	\$172
52	\$295	\$272	\$260	\$249	\$226	\$210	\$182
53	\$303	\$279	\$267	\$255	\$232	\$216	\$187
54	\$311	\$286	\$274	\$262	\$238	\$222	\$191
55	\$319	\$294	\$281	\$269	\$244	\$227	\$197
56	\$327	\$302	\$289	\$276	\$251	\$233	\$202
57	\$336	\$310	\$296	\$283	\$257	\$240	\$207
58	\$360	\$331	\$317	\$303	\$275	\$257	\$222
59	\$385	\$355	\$340	\$325	\$295	\$275	\$237
60	\$412	\$380	\$364	\$348	\$316	\$294	\$254
61	\$441	\$407	\$389	\$372	\$338	\$315	\$272
62	\$472	\$436	\$417	\$399	\$362	\$337	\$291
63	\$472	\$436	\$417	\$399	\$362	\$337	\$291
64	\$472	\$436	\$417	\$399	\$362	\$337	\$291
65+	\$472	\$436	\$417	\$399	\$362	\$337	\$291

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 6000 Plus Upgrade Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$319	\$294	\$282	\$270	\$245	\$228	\$197
1	\$256	\$236	\$226	\$216	\$196	\$183	\$158
2	\$183	\$169	\$162	\$155	\$140	\$131	\$113
3	\$131	\$121	\$116	\$111	\$100	\$93	\$81
4	\$127	\$117	\$112	\$107	\$97	\$91	\$78
5	\$124	\$114	\$109	\$104	\$95	\$88	\$76
6	\$120	\$111	\$106	\$101	\$92	\$86	\$74
7	\$117	\$108	\$103	\$99	\$89	\$83	\$72
8	\$114	\$105	\$100	\$96	\$87	\$81	\$70
9	\$110	\$102	\$97	\$93	\$85	\$79	\$68
10	\$107	\$99	\$95	\$91	\$82	\$77	\$66
11	\$104	\$96	\$92	\$88	\$80	\$74	\$64
12	\$101	\$93	\$89	\$86	\$78	\$72	\$62
13	\$102	\$94	\$90	\$86	\$78	\$73	\$63
14	\$102	\$94	\$90	\$86	\$78	\$73	\$63
15	\$103	\$95	\$91	\$87	\$79	\$73	\$63
16	\$103	\$95	\$91	\$87	\$79	\$74	\$64
17	\$104	\$96	\$92	\$87	\$79	\$74	\$64
18	\$104	\$96	\$92	\$88	\$80	\$74	\$64
19	\$105	\$96	\$92	\$88	\$80	\$75	\$64
20	\$105	\$97	\$93	\$89	\$80	\$75	\$65
21	\$106	\$97	\$93	\$89	\$81	\$75	\$65
22	\$106	\$98	\$94	\$89	\$81	\$76	\$65
23	\$107	\$98	\$94	\$90	\$82	\$76	\$66
24	\$107	\$99	\$94	\$90	\$82	\$76	\$66
25	\$109	\$100	\$96	\$92	\$83	\$78	\$67
26	\$111	\$102	\$98	\$93	\$85	\$79	\$68
27	\$112	\$104	\$99	\$95	\$86	\$80	\$69
28	\$114	\$105	\$101	\$96	\$87	\$81	\$70
29	\$116	\$107	\$102	\$98	\$89	\$83	\$71
30	\$118	\$109	\$104	\$99	\$90	\$84	\$73
31	\$120	\$110	\$106	\$101	\$92	\$85	\$74
32	\$122	\$112	\$107	\$103	\$93	\$87	\$75
33	\$127	\$117	\$112	\$107	\$97	\$90	\$78
34	\$132	\$122	\$117	\$112	\$101	\$94	\$81
35	\$138	\$127	\$122	\$116	\$105	\$98	\$85
36	\$144	\$132	\$127	\$121	\$110	\$102	\$88
37	\$150	\$138	\$132	\$126	\$115	\$107	\$92
38	\$154	\$142	\$136	\$130	\$118	\$110	\$95
39	\$158	\$145	\$139	\$133	\$121	\$112	\$97
40	\$162	\$149	\$143	\$136	\$124	\$115	\$100
41	\$166	\$153	\$146	\$140	\$127	\$118	\$102
42	\$170	\$157	\$150	\$144	\$130	\$121	\$105
43	\$174	\$161	\$154	\$147	\$133	\$124	\$107
44	\$179	\$165	\$158	\$151	\$137	\$127	\$110
45	\$183	\$169	\$161	\$154	\$140	\$130	\$113
46	\$187	\$173	\$165	\$158	\$143	\$134	\$115
47	\$192	\$177	\$169	\$162	\$147	\$137	\$118
48	\$203	\$187	\$179	\$171	\$155	\$145	\$125
49	\$214	\$197	\$189	\$181	\$164	\$153	\$132
50	\$226	\$209	\$200	\$191	\$173	\$161	\$139
51	\$239	\$221	\$211	\$202	\$183	\$171	\$147
52	\$253	\$233	\$223	\$213	\$194	\$180	\$156
53	\$260	\$239	\$229	\$219	\$199	\$185	\$160
54	\$266	\$246	\$235	\$225	\$204	\$190	\$164
55	\$273	\$252	\$241	\$231	\$209	\$195	\$169
56	\$281	\$259	\$248	\$237	\$215	\$200	\$173
57	\$288	\$266	\$254	\$243	\$221	\$206	\$178
58	\$313	\$289	\$277	\$264	\$240	\$224	\$193
59	\$341	\$314	\$301	\$288	\$261	\$243	\$210
60	\$371	\$342	\$327	\$313	\$284	\$265	\$229
61	\$403	\$372	\$356	\$340	\$309	\$288	\$249
62	\$439	\$405	\$387	\$370	\$336	\$313	\$271
63	\$439	\$405	\$387	\$370	\$336	\$313	\$271
64	\$439	\$405	\$387	\$370	\$336	\$313	\$271
65+	\$439	\$405	\$387	\$370	\$336	\$313	\$271

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 3500 Plus Upgrade Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$389	\$359	\$344	\$329	\$298	\$278	\$240
1	\$312	\$288	\$276	\$263	\$239	\$223	\$192
2	\$223	\$206	\$197	\$188	\$171	\$159	\$138
3	\$160	\$147	\$141	\$135	\$122	\$114	\$98
4	\$155	\$143	\$137	\$131	\$119	\$111	\$96
5	\$151	\$139	\$133	\$127	\$116	\$108	\$93
6	\$147	\$135	\$129	\$124	\$112	\$105	\$90
7	\$143	\$131	\$126	\$120	\$109	\$102	\$88
8	\$139	\$128	\$122	\$117	\$106	\$99	\$85
9	\$135	\$124	\$119	\$114	\$103	\$96	\$83
10	\$131	\$121	\$116	\$110	\$100	\$93	\$81
11	\$127	\$117	\$112	\$107	\$97	\$91	\$78
12	\$124	\$114	\$109	\$104	\$95	\$88	\$76
13	\$125	\$115	\$110	\$105	\$95	\$89	\$77
14	\$126	\$116	\$111	\$106	\$96	\$90	\$77
15	\$127	\$117	\$112	\$107	\$97	\$90	\$78
16	\$128	\$118	\$113	\$108	\$98	\$91	\$79
17	\$129	\$118	\$113	\$108	\$98	\$92	\$79
18	\$130	\$119	\$114	\$109	\$99	\$92	\$80
19	\$131	\$120	\$115	\$110	\$100	\$93	\$80
20	\$132	\$121	\$116	\$111	\$101	\$94	\$81
21	\$133	\$122	\$117	\$112	\$101	\$94	\$82
22	\$134	\$123	\$118	\$113	\$102	\$95	\$82
23	\$135	\$124	\$119	\$113	\$103	\$96	\$83
24	\$136	\$125	\$120	\$114	\$104	\$97	\$83
25	\$139	\$128	\$123	\$117	\$106	\$99	\$86
26	\$142	\$131	\$126	\$120	\$109	\$102	\$88
27	\$146	\$135	\$129	\$123	\$112	\$104	\$90
28	\$150	\$138	\$132	\$126	\$115	\$107	\$92
29	\$153	\$141	\$135	\$129	\$117	\$109	\$94
30	\$157	\$145	\$139	\$133	\$120	\$112	\$97
31	\$161	\$149	\$142	\$136	\$123	\$115	\$99
32	\$165	\$152	\$146	\$139	\$126	\$118	\$102
33	\$174	\$160	\$153	\$147	\$133	\$124	\$107
34	\$183	\$169	\$161	\$154	\$140	\$130	\$113
35	\$192	\$177	\$170	\$162	\$147	\$137	\$119
36	\$202	\$187	\$179	\$171	\$155	\$144	\$125
37	\$213	\$196	\$188	\$180	\$163	\$152	\$131
38	\$219	\$201	\$193	\$184	\$167	\$156	\$135
39	\$224	\$207	\$198	\$189	\$172	\$160	\$138
40	\$230	\$212	\$203	\$194	\$176	\$164	\$142
41	\$236	\$218	\$208	\$199	\$181	\$168	\$145
42	\$242	\$223	\$214	\$204	\$185	\$173	\$149
43	\$248	\$229	\$219	\$209	\$190	\$177	\$153
44	\$254	\$234	\$224	\$214	\$194	\$181	\$156
45	\$260	\$240	\$229	\$219	\$199	\$185	\$160
46	\$266	\$245	\$235	\$225	\$204	\$190	\$164
47	\$273	\$251	\$240	\$230	\$209	\$194	\$168
48	\$288	\$266	\$254	\$243	\$220	\$205	\$178
49	\$304	\$281	\$269	\$257	\$233	\$217	\$188
50	\$322	\$297	\$284	\$271	\$246	\$230	\$198
51	\$340	\$313	\$300	\$287	\$260	\$243	\$210
52	\$359	\$331	\$317	\$303	\$275	\$256	\$222
53	\$369	\$340	\$326	\$311	\$282	\$263	\$227
54	\$379	\$349	\$334	\$319	\$290	\$270	\$233
55	\$389	\$358	\$343	\$328	\$298	\$277	\$240
56	\$399	\$368	\$352	\$337	\$305	\$285	\$246
57	\$409	\$377	\$361	\$345	\$313	\$292	\$252
58	\$438	\$404	\$387	\$370	\$336	\$313	\$270
59	\$469	\$433	\$414	\$396	\$359	\$335	\$289
60	\$502	\$463	\$443	\$424	\$385	\$359	\$310
61	\$538	\$496	\$475	\$454	\$412	\$384	\$332
62	\$576	\$531	\$508	\$486	\$441	\$411	\$355
63	\$576	\$531	\$508	\$486	\$441	\$411	\$355
64	\$576	\$531	\$508	\$486	\$441	\$411	\$355
65+	\$576	\$531	\$508	\$486	\$441	\$411	\$355

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 3500 Plus Upgrade Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$389	\$359	\$344	\$329	\$298	\$278	\$240
1	\$312	\$288	\$276	\$263	\$239	\$223	\$192
2	\$223	\$206	\$197	\$188	\$171	\$159	\$138
3	\$160	\$147	\$141	\$135	\$122	\$114	\$98
4	\$155	\$143	\$137	\$131	\$119	\$111	\$96
5	\$151	\$139	\$133	\$127	\$116	\$108	\$93
6	\$147	\$135	\$129	\$124	\$112	\$105	\$90
7	\$143	\$131	\$126	\$120	\$109	\$102	\$88
8	\$139	\$128	\$122	\$117	\$106	\$99	\$85
9	\$135	\$124	\$119	\$114	\$103	\$96	\$83
10	\$131	\$121	\$116	\$110	\$100	\$93	\$81
11	\$127	\$117	\$112	\$107	\$97	\$91	\$78
12	\$124	\$114	\$109	\$104	\$95	\$88	\$76
13	\$124	\$115	\$110	\$105	\$95	\$89	\$76
14	\$125	\$115	\$110	\$105	\$96	\$89	\$77
15	\$125	\$116	\$111	\$106	\$96	\$89	\$77
16	\$126	\$116	\$111	\$106	\$96	\$90	\$78
17	\$127	\$117	\$112	\$107	\$97	\$90	\$78
18	\$127	\$117	\$112	\$107	\$97	\$91	\$78
19	\$128	\$118	\$113	\$108	\$98	\$91	\$79
20	\$128	\$118	\$113	\$108	\$98	\$91	\$79
21	\$129	\$119	\$114	\$109	\$99	\$92	\$79
22	\$129	\$119	\$114	\$109	\$99	\$92	\$80
23	\$130	\$120	\$115	\$110	\$99	\$93	\$80
24	\$131	\$120	\$115	\$110	\$100	\$93	\$80
25	\$133	\$122	\$117	\$112	\$102	\$95	\$82
26	\$135	\$124	\$119	\$114	\$103	\$96	\$83
27	\$137	\$126	\$121	\$116	\$105	\$98	\$84
28	\$139	\$128	\$123	\$117	\$106	\$99	\$86
29	\$141	\$130	\$125	\$119	\$108	\$101	\$87
30	\$144	\$132	\$127	\$121	\$110	\$102	\$88
31	\$146	\$135	\$129	\$123	\$112	\$104	\$90
32	\$148	\$137	\$131	\$125	\$114	\$106	\$91
33	\$155	\$143	\$136	\$130	\$118	\$110	\$95
34	\$161	\$149	\$142	\$136	\$123	\$115	\$99
35	\$168	\$155	\$148	\$142	\$129	\$120	\$104
36	\$175	\$162	\$155	\$148	\$134	\$125	\$108
37	\$183	\$168	\$161	\$154	\$140	\$130	\$113
38	\$187	\$173	\$165	\$158	\$143	\$134	\$115
39	\$192	\$177	\$170	\$162	\$147	\$137	\$118
40	\$197	\$182	\$174	\$166	\$151	\$141	\$122
41	\$202	\$187	\$179	\$171	\$155	\$144	\$125
42	\$208	\$191	\$183	\$175	\$159	\$148	\$128
43	\$213	\$196	\$188	\$179	\$163	\$152	\$131
44	\$218	\$201	\$192	\$184	\$167	\$155	\$134
45	\$223	\$206	\$197	\$188	\$171	\$159	\$137
46	\$228	\$210	\$201	\$193	\$175	\$163	\$141
47	\$234	\$215	\$206	\$197	\$179	\$167	\$144
48	\$247	\$228	\$218	\$208	\$189	\$176	\$152
49	\$261	\$241	\$230	\$220	\$200	\$186	\$161
50	\$276	\$254	\$244	\$233	\$211	\$197	\$170
51	\$292	\$269	\$257	\$246	\$223	\$208	\$180
52	\$308	\$284	\$272	\$260	\$236	\$220	\$190
53	\$316	\$292	\$279	\$267	\$242	\$226	\$195
54	\$325	\$299	\$287	\$274	\$249	\$232	\$200
55	\$333	\$307	\$294	\$281	\$255	\$238	\$205
56	\$342	\$315	\$302	\$289	\$262	\$244	\$211
57	\$351	\$324	\$310	\$296	\$269	\$251	\$217
58	\$382	\$352	\$337	\$322	\$293	\$273	\$236
59	\$416	\$383	\$367	\$351	\$318	\$297	\$256
60	\$452	\$417	\$399	\$381	\$346	\$323	\$279
61	\$492	\$453	\$434	\$415	\$377	\$351	\$303
62	\$535	\$493	\$472	\$451	\$410	\$382	\$330
63	\$535	\$493	\$472	\$451	\$410	\$382	\$330
64	\$535	\$493	\$472	\$451	\$410	\$382	\$330
65+	\$535	\$493	\$472	\$451	\$410	\$382	\$330

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 2000 Plus Upgrade Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$474	\$437	\$418	\$400	\$363	\$338	\$292
1	\$380	\$350	\$335	\$321	\$291	\$271	\$234
2	\$272	\$251	\$240	\$230	\$208	\$194	\$168
3	\$195	\$179	\$172	\$164	\$149	\$139	\$120
4	\$189	\$174	\$167	\$160	\$145	\$135	\$117
5	\$184	\$170	\$162	\$155	\$141	\$131	\$113
6	\$179	\$165	\$158	\$151	\$137	\$127	\$110
7	\$174	\$160	\$153	\$147	\$133	\$124	\$107
8	\$169	\$156	\$149	\$142	\$129	\$120	\$104
9	\$164	\$151	\$145	\$138	\$126	\$117	\$101
10	\$160	\$147	\$141	\$135	\$122	\$114	\$98
11	\$155	\$143	\$137	\$131	\$119	\$111	\$95
12	\$151	\$139	\$133	\$127	\$115	\$107	\$93
13	\$152	\$140	\$134	\$128	\$116	\$108	\$94
14	\$153	\$141	\$135	\$129	\$117	\$109	\$94
15	\$154	\$142	\$136	\$130	\$118	\$110	\$95
16	\$155	\$143	\$137	\$131	\$119	\$111	\$96
17	\$157	\$144	\$138	\$132	\$120	\$112	\$96
18	\$158	\$145	\$139	\$133	\$121	\$112	\$97
19	\$159	\$147	\$140	\$134	\$122	\$113	\$98
20	\$160	\$148	\$141	\$135	\$123	\$114	\$99
21	\$161	\$149	\$142	\$136	\$124	\$115	\$99
22	\$163	\$150	\$143	\$137	\$124	\$116	\$100
23	\$164	\$151	\$145	\$138	\$125	\$117	\$101
24	\$165	\$152	\$146	\$139	\$126	\$118	\$102
25	\$169	\$156	\$149	\$143	\$130	\$121	\$104
26	\$173	\$160	\$153	\$146	\$133	\$124	\$107
27	\$178	\$164	\$157	\$150	\$136	\$127	\$110
28	\$182	\$168	\$161	\$154	\$140	\$130	\$112
29	\$187	\$172	\$165	\$158	\$143	\$133	\$115
30	\$192	\$177	\$169	\$162	\$147	\$137	\$118
31	\$196	\$181	\$173	\$166	\$150	\$140	\$121
32	\$201	\$185	\$178	\$170	\$154	\$144	\$124
33	\$212	\$195	\$187	\$179	\$162	\$151	\$130
34	\$223	\$205	\$197	\$188	\$170	\$159	\$137
35	\$234	\$216	\$207	\$198	\$179	\$167	\$144
36	\$247	\$227	\$218	\$208	\$189	\$176	\$152
37	\$259	\$239	\$229	\$219	\$199	\$185	\$160
38	\$266	\$245	\$235	\$224	\$204	\$190	\$164
39	\$273	\$252	\$241	\$230	\$209	\$195	\$168
40	\$280	\$258	\$247	\$236	\$214	\$200	\$173
41	\$287	\$265	\$254	\$242	\$220	\$205	\$177
42	\$295	\$272	\$260	\$249	\$226	\$210	\$182
43	\$302	\$278	\$266	\$255	\$231	\$215	\$186
44	\$309	\$285	\$273	\$261	\$237	\$221	\$191
45	\$316	\$292	\$279	\$267	\$242	\$226	\$195
46	\$324	\$299	\$286	\$273	\$248	\$231	\$200
47	\$332	\$306	\$293	\$280	\$254	\$237	\$205
48	\$351	\$323	\$309	\$296	\$268	\$250	\$216
49	\$371	\$342	\$327	\$313	\$284	\$264	\$228
50	\$392	\$361	\$346	\$331	\$300	\$280	\$241
51	\$414	\$382	\$365	\$349	\$317	\$295	\$255
52	\$438	\$403	\$386	\$369	\$335	\$312	\$270
53	\$449	\$414	\$396	\$379	\$344	\$320	\$277
54	\$461	\$425	\$407	\$389	\$353	\$329	\$284
55	\$473	\$436	\$417	\$399	\$362	\$338	\$292
56	\$486	\$448	\$429	\$410	\$372	\$347	\$299
57	\$498	\$459	\$440	\$421	\$382	\$356	\$307
58	\$534	\$492	\$471	\$450	\$409	\$381	\$329
59	\$571	\$527	\$504	\$482	\$437	\$408	\$352
60	\$612	\$564	\$540	\$516	\$468	\$437	\$377
61	\$655	\$604	\$578	\$553	\$501	\$467	\$404
62	\$701	\$646	\$619	\$592	\$537	\$500	\$432
63	\$701	\$646	\$619	\$592	\$537	\$500	\$432
64	\$701	\$646	\$619	\$592	\$537	\$500	\$432
65+	\$701	\$646	\$619	\$592	\$537	\$500	\$432

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 2000 Plus Upgrade Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$474	\$437	\$418	\$400	\$363	\$338	\$292
1	\$380	\$350	\$335	\$321	\$291	\$271	\$234
2	\$272	\$251	\$240	\$230	\$208	\$194	\$168
3	\$195	\$179	\$172	\$164	\$149	\$139	\$120
4	\$189	\$174	\$167	\$160	\$145	\$135	\$117
5	\$184	\$170	\$162	\$155	\$141	\$131	\$113
6	\$179	\$165	\$158	\$151	\$137	\$127	\$110
7	\$174	\$160	\$153	\$147	\$133	\$124	\$107
8	\$169	\$156	\$149	\$142	\$129	\$120	\$104
9	\$164	\$151	\$145	\$138	\$126	\$117	\$101
10	\$160	\$147	\$141	\$135	\$122	\$114	\$98
11	\$155	\$143	\$137	\$131	\$119	\$111	\$95
12	\$151	\$139	\$133	\$127	\$115	\$107	\$93
13	\$151	\$140	\$134	\$128	\$116	\$108	\$93
14	\$152	\$140	\$134	\$128	\$116	\$108	\$94
15	\$153	\$141	\$135	\$129	\$117	\$109	\$94
16	\$153	\$141	\$135	\$129	\$117	\$109	\$94
17	\$154	\$142	\$136	\$130	\$118	\$110	\$95
18	\$155	\$143	\$137	\$131	\$118	\$110	\$95
19	\$156	\$143	\$137	\$131	\$119	\$111	\$96
20	\$156	\$144	\$138	\$132	\$120	\$111	\$96
21	\$157	\$145	\$138	\$132	\$120	\$112	\$97
22	\$158	\$145	\$139	\$133	\$121	\$112	\$97
23	\$158	\$146	\$140	\$134	\$121	\$113	\$98
24	\$159	\$147	\$140	\$134	\$122	\$113	\$98
25	\$162	\$149	\$143	\$136	\$124	\$115	\$100
26	\$164	\$151	\$145	\$139	\$126	\$117	\$101
27	\$167	\$154	\$147	\$141	\$128	\$119	\$103
28	\$170	\$156	\$150	\$143	\$130	\$121	\$104
29	\$172	\$159	\$152	\$145	\$132	\$123	\$106
30	\$175	\$161	\$154	\$148	\$134	\$125	\$108
31	\$178	\$164	\$157	\$150	\$136	\$127	\$110
32	\$181	\$167	\$159	\$152	\$138	\$129	\$111
33	\$188	\$174	\$166	\$159	\$144	\$134	\$116
34	\$196	\$181	\$173	\$166	\$150	\$140	\$121
35	\$205	\$189	\$181	\$173	\$157	\$146	\$126
36	\$213	\$197	\$188	\$180	\$163	\$152	\$131
37	\$222	\$205	\$196	\$188	\$170	\$159	\$137
38	\$228	\$210	\$201	\$193	\$175	\$163	\$141
39	\$234	\$216	\$207	\$198	\$179	\$167	\$144
40	\$240	\$221	\$212	\$203	\$184	\$171	\$148
41	\$246	\$227	\$217	\$208	\$189	\$176	\$152
42	\$253	\$233	\$223	\$213	\$194	\$180	\$156
43	\$259	\$239	\$228	\$218	\$198	\$185	\$160
44	\$265	\$244	\$234	\$224	\$203	\$189	\$163
45	\$271	\$250	\$240	\$229	\$208	\$194	\$167
46	\$278	\$256	\$245	\$235	\$213	\$198	\$171
47	\$285	\$262	\$251	\$240	\$218	\$203	\$175
48	\$301	\$277	\$265	\$254	\$230	\$215	\$185
49	\$318	\$293	\$281	\$268	\$243	\$227	\$196
50	\$336	\$310	\$296	\$284	\$257	\$240	\$207
51	\$355	\$327	\$313	\$300	\$272	\$253	\$219
52	\$375	\$346	\$331	\$317	\$287	\$268	\$231
53	\$385	\$355	\$340	\$325	\$295	\$275	\$238
54	\$395	\$365	\$349	\$334	\$303	\$282	\$244
55	\$406	\$374	\$358	\$342	\$311	\$290	\$250
56	\$417	\$384	\$368	\$351	\$319	\$297	\$257
57	\$428	\$394	\$377	\$361	\$327	\$305	\$264
58	\$465	\$429	\$410	\$392	\$356	\$332	\$287
59	\$506	\$466	\$446	\$427	\$387	\$361	\$312
60	\$550	\$507	\$486	\$464	\$421	\$393	\$339
61	\$599	\$552	\$528	\$505	\$458	\$427	\$369
62	\$651	\$600	\$575	\$549	\$499	\$465	\$402
63	\$651	\$600	\$575	\$549	\$499	\$465	\$402
64	\$651	\$600	\$575	\$549	\$499	\$465	\$402
65+	\$651	\$600	\$575	\$549	\$499	\$465	\$402

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 1000 Plus Upgrade Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$595	\$549	\$525	\$502	\$456	\$425	\$367
1	\$477	\$440	\$421	\$403	\$365	\$341	\$294
2	\$342	\$315	\$301	\$288	\$261	\$244	\$211
3	\$244	\$225	\$216	\$206	\$187	\$174	\$151
4	\$238	\$219	\$210	\$200	\$182	\$169	\$146
5	\$231	\$213	\$204	\$195	\$177	\$165	\$142
6	\$224	\$207	\$198	\$189	\$172	\$160	\$138
7	\$218	\$201	\$192	\$184	\$167	\$156	\$134
8	\$212	\$195	\$187	\$179	\$162	\$151	\$131
9	\$206	\$190	\$182	\$174	\$158	\$147	\$127
10	\$200	\$185	\$177	\$169	\$153	\$143	\$123
11	\$195	\$179	\$172	\$164	\$149	\$139	\$120
12	\$189	\$174	\$167	\$160	\$145	\$135	\$117
13	\$191	\$176	\$168	\$161	\$146	\$136	\$117
14	\$192	\$177	\$170	\$162	\$147	\$137	\$118
15	\$194	\$178	\$171	\$163	\$148	\$138	\$119
16	\$195	\$180	\$172	\$165	\$149	\$139	\$120
17	\$197	\$181	\$173	\$166	\$150	\$140	\$121
18	\$198	\$183	\$175	\$167	\$152	\$141	\$122
19	\$200	\$184	\$176	\$168	\$153	\$142	\$123
20	\$201	\$185	\$177	\$170	\$154	\$143	\$124
21	\$203	\$187	\$179	\$171	\$155	\$145	\$125
22	\$204	\$188	\$180	\$172	\$156	\$146	\$126
23	\$206	\$190	\$182	\$174	\$158	\$147	\$127
24	\$207	\$191	\$183	\$175	\$159	\$148	\$128
25	\$213	\$196	\$188	\$179	\$163	\$152	\$131
26	\$218	\$201	\$192	\$184	\$167	\$155	\$134
27	\$223	\$206	\$197	\$188	\$171	\$159	\$138
28	\$229	\$211	\$202	\$193	\$175	\$163	\$141
29	\$235	\$216	\$207	\$198	\$180	\$167	\$145
30	\$240	\$222	\$212	\$203	\$184	\$172	\$148
31	\$246	\$227	\$217	\$208	\$189	\$176	\$152
32	\$253	\$233	\$223	\$213	\$193	\$180	\$156
33	\$266	\$245	\$235	\$224	\$203	\$190	\$164
34	\$280	\$258	\$247	\$236	\$214	\$199	\$172
35	\$294	\$271	\$260	\$248	\$225	\$210	\$181
36	\$309	\$285	\$273	\$261	\$237	\$221	\$191
37	\$326	\$300	\$287	\$275	\$249	\$232	\$201
38	\$334	\$308	\$295	\$282	\$256	\$238	\$206
39	\$343	\$316	\$302	\$289	\$262	\$245	\$211
40	\$352	\$324	\$310	\$297	\$269	\$251	\$217
41	\$361	\$333	\$318	\$304	\$276	\$257	\$222
42	\$370	\$341	\$327	\$312	\$283	\$264	\$228
43	\$379	\$349	\$334	\$320	\$290	\$270	\$234
44	\$388	\$358	\$342	\$327	\$297	\$277	\$239
45	\$397	\$366	\$351	\$335	\$304	\$284	\$245
46	\$407	\$375	\$359	\$343	\$311	\$290	\$251
47	\$417	\$384	\$368	\$351	\$319	\$297	\$257
48	\$440	\$406	\$388	\$371	\$337	\$314	\$271
49	\$465	\$429	\$411	\$393	\$356	\$332	\$287
50	\$492	\$453	\$434	\$415	\$376	\$351	\$303
51	\$520	\$479	\$459	\$438	\$398	\$371	\$320
52	\$549	\$506	\$485	\$463	\$421	\$392	\$339
53	\$564	\$520	\$497	\$476	\$432	\$402	\$348
54	\$579	\$533	\$511	\$488	\$443	\$413	\$357
55	\$594	\$547	\$524	\$501	\$455	\$424	\$366
56	\$610	\$562	\$538	\$514	\$467	\$435	\$376
57	\$626	\$577	\$552	\$528	\$479	\$447	\$386
58	\$670	\$617	\$591	\$565	\$513	\$478	\$413
59	\$717	\$661	\$633	\$605	\$549	\$512	\$442
60	\$768	\$708	\$677	\$648	\$588	\$548	\$473
61	\$822	\$758	\$725	\$694	\$629	\$587	\$507
62	\$880	\$811	\$776	\$742	\$674	\$628	\$543
63	\$880	\$811	\$776	\$742	\$674	\$628	\$543
64	\$880	\$811	\$776	\$742	\$674	\$628	\$543
65+	\$880	\$811	\$776	\$742	\$674	\$628	\$543

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 1000 Plus Upgrade Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$595	\$549	\$525	\$502	\$456	\$425	\$367
1	\$477	\$440	\$421	\$403	\$365	\$341	\$294
2	\$342	\$315	\$301	\$288	\$261	\$244	\$211
3	\$244	\$225	\$216	\$206	\$187	\$174	\$151
4	\$238	\$219	\$210	\$200	\$182	\$169	\$146
5	\$231	\$213	\$204	\$195	\$177	\$165	\$142
6	\$224	\$207	\$198	\$189	\$172	\$160	\$138
7	\$218	\$201	\$192	\$184	\$167	\$156	\$134
8	\$212	\$195	\$187	\$179	\$162	\$151	\$131
9	\$206	\$190	\$182	\$174	\$158	\$147	\$127
10	\$200	\$185	\$177	\$169	\$153	\$143	\$123
11	\$195	\$179	\$172	\$164	\$149	\$139	\$120
12	\$189	\$174	\$167	\$160	\$145	\$135	\$117
13	\$190	\$175	\$168	\$160	\$145	\$136	\$117
14	\$191	\$176	\$168	\$161	\$146	\$136	\$118
15	\$192	\$177	\$169	\$162	\$147	\$137	\$118
16	\$193	\$178	\$170	\$163	\$147	\$137	\$119
17	\$194	\$178	\$171	\$163	\$148	\$138	\$119
18	\$194	\$179	\$172	\$164	\$149	\$139	\$120
19	\$195	\$180	\$172	\$165	\$149	\$139	\$120
20	\$196	\$181	\$173	\$165	\$150	\$140	\$121
21	\$197	\$182	\$174	\$166	\$151	\$141	\$121
22	\$198	\$182	\$175	\$167	\$152	\$141	\$122
23	\$199	\$183	\$175	\$168	\$152	\$142	\$122
24	\$200	\$184	\$176	\$168	\$153	\$142	\$123
25	\$203	\$187	\$179	\$171	\$155	\$145	\$125
26	\$206	\$190	\$182	\$174	\$158	\$147	\$127
27	\$210	\$193	\$185	\$177	\$160	\$149	\$129
28	\$213	\$196	\$188	\$180	\$163	\$152	\$131
29	\$216	\$199	\$191	\$182	\$166	\$154	\$133
30	\$220	\$203	\$194	\$185	\$168	\$157	\$135
31	\$223	\$206	\$197	\$188	\$171	\$159	\$138
32	\$227	\$209	\$200	\$191	\$174	\$162	\$140
33	\$236	\$218	\$209	\$200	\$181	\$169	\$146
34	\$247	\$227	\$218	\$208	\$189	\$176	\$152
35	\$257	\$237	\$227	\$217	\$197	\$183	\$158
36	\$268	\$247	\$236	\$226	\$205	\$191	\$165
37	\$279	\$257	\$246	\$236	\$214	\$199	\$172
38	\$287	\$264	\$253	\$242	\$219	\$204	\$177
39	\$294	\$271	\$259	\$248	\$225	\$210	\$181
40	\$302	\$278	\$266	\$254	\$231	\$215	\$186
41	\$309	\$285	\$273	\$261	\$237	\$221	\$191
42	\$317	\$293	\$280	\$268	\$243	\$227	\$196
43	\$325	\$300	\$287	\$274	\$249	\$232	\$200
44	\$333	\$307	\$294	\$281	\$255	\$237	\$205
45	\$341	\$314	\$301	\$288	\$261	\$243	\$210
46	\$349	\$322	\$308	\$294	\$267	\$249	\$215
47	\$357	\$329	\$315	\$301	\$274	\$255	\$220
48	\$378	\$348	\$333	\$319	\$289	\$269	\$233
49	\$399	\$368	\$352	\$337	\$306	\$285	\$246
50	\$422	\$389	\$372	\$356	\$323	\$301	\$260
51	\$446	\$411	\$393	\$376	\$341	\$318	\$275
52	\$471	\$434	\$416	\$398	\$361	\$336	\$291
53	\$484	\$446	\$427	\$408	\$370	\$345	\$298
54	\$496	\$458	\$438	\$419	\$380	\$354	\$306
55	\$509	\$470	\$450	\$430	\$390	\$364	\$314
56	\$523	\$482	\$461	\$441	\$400	\$373	\$322
57	\$537	\$495	\$474	\$453	\$411	\$383	\$331
58	\$584	\$538	\$515	\$493	\$447	\$417	\$360
59	\$635	\$585	\$560	\$536	\$486	\$453	\$392
60	\$691	\$637	\$610	\$583	\$529	\$493	\$426
61	\$751	\$693	\$663	\$634	\$575	\$536	\$463
62	\$817	\$754	\$721	\$690	\$626	\$583	\$504
63	\$817	\$754	\$721	\$690	\$626	\$583	\$504
64	\$817	\$754	\$721	\$690	\$626	\$583	\$504
65+	\$817	\$754	\$721	\$690	\$626	\$583	\$504

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 6000 Plus Standard Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$273	\$252	\$241	\$230	\$209	\$195	\$168
1	\$219	\$202	\$193	\$185	\$168	\$156	\$135
2	\$157	\$144	\$138	\$132	\$120	\$112	\$96
3	\$112	\$103	\$99	\$94	\$86	\$80	\$69
4	\$109	\$100	\$96	\$92	\$83	\$78	\$67
5	\$106	\$98	\$93	\$89	\$81	\$75	\$65
6	\$103	\$95	\$91	\$87	\$79	\$73	\$63
7	\$100	\$92	\$88	\$84	\$76	\$71	\$61
8	\$97	\$90	\$86	\$82	\$74	\$69	\$60
9	\$94	\$87	\$83	\$80	\$72	\$67	\$58
10	\$92	\$85	\$81	\$77	\$70	\$65	\$56
11	\$89	\$82	\$79	\$75	\$68	\$64	\$55
12	\$87	\$80	\$76	\$73	\$66	\$62	\$53
13	\$87	\$81	\$77	\$74	\$67	\$62	\$54
14	\$88	\$81	\$78	\$74	\$67	\$63	\$54
15	\$89	\$82	\$78	\$75	\$68	\$63	\$55
16	\$89	\$82	\$79	\$75	\$68	\$64	\$55
17	\$90	\$83	\$79	\$76	\$69	\$64	\$55
18	\$91	\$84	\$80	\$77	\$69	\$65	\$56
19	\$91	\$84	\$81	\$77	\$70	\$65	\$56
20	\$92	\$85	\$81	\$78	\$70	\$66	\$57
21	\$93	\$86	\$82	\$78	\$71	\$66	\$57
22	\$94	\$86	\$83	\$79	\$72	\$67	\$58
23	\$94	\$87	\$83	\$80	\$72	\$67	\$58
24	\$95	\$88	\$84	\$80	\$73	\$68	\$58
25	\$97	\$90	\$86	\$82	\$74	\$69	\$60
26	\$100	\$92	\$88	\$84	\$76	\$71	\$61
27	\$102	\$94	\$90	\$86	\$78	\$73	\$63
28	\$105	\$97	\$93	\$88	\$80	\$75	\$65
29	\$108	\$99	\$95	\$91	\$82	\$77	\$66
30	\$110	\$102	\$97	\$93	\$84	\$79	\$68
31	\$113	\$104	\$100	\$95	\$86	\$81	\$70
32	\$116	\$107	\$102	\$98	\$89	\$83	\$71
33	\$122	\$112	\$108	\$103	\$93	\$87	\$75
34	\$128	\$118	\$113	\$108	\$98	\$91	\$79
35	\$135	\$124	\$119	\$114	\$103	\$96	\$83
36	\$142	\$131	\$125	\$120	\$109	\$101	\$87
37	\$149	\$138	\$132	\$126	\$114	\$106	\$92
38	\$153	\$141	\$135	\$129	\$117	\$109	\$94
39	\$157	\$145	\$139	\$133	\$120	\$112	\$97
40	\$161	\$149	\$142	\$136	\$123	\$115	\$99
41	\$166	\$153	\$146	\$140	\$127	\$118	\$102
42	\$170	\$157	\$150	\$143	\$130	\$121	\$105
43	\$174	\$160	\$153	\$147	\$133	\$124	\$107
44	\$178	\$164	\$157	\$150	\$136	\$127	\$110
45	\$182	\$168	\$161	\$154	\$140	\$130	\$112
46	\$187	\$172	\$165	\$157	\$143	\$133	\$115
47	\$191	\$176	\$169	\$161	\$146	\$136	\$118
48	\$202	\$186	\$178	\$170	\$155	\$144	\$124
49	\$214	\$197	\$188	\$180	\$163	\$152	\$132
50	\$226	\$208	\$199	\$190	\$173	\$161	\$139
51	\$239	\$220	\$210	\$201	\$183	\$170	\$147
52	\$252	\$232	\$222	\$213	\$193	\$180	\$155
53	\$259	\$239	\$228	\$218	\$198	\$185	\$159
54	\$266	\$245	\$234	\$224	\$203	\$189	\$164
55	\$273	\$251	\$241	\$230	\$209	\$194	\$168
56	\$280	\$258	\$247	\$236	\$214	\$200	\$172
57	\$287	\$265	\$253	\$242	\$220	\$205	\$177
58	\$308	\$283	\$271	\$259	\$235	\$219	\$190
59	\$329	\$304	\$291	\$278	\$252	\$235	\$203
60	\$352	\$325	\$311	\$297	\$270	\$252	\$217
61	\$377	\$348	\$333	\$318	\$289	\$269	\$233
62	\$404	\$372	\$357	\$341	\$309	\$288	\$249
63	\$404	\$372	\$357	\$341	\$309	\$288	\$249
64	\$404	\$372	\$357	\$341	\$309	\$288	\$249
65+	\$404	\$372	\$357	\$341	\$309	\$288	\$249

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 6000 Plus Standard Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$273	\$252	\$241	\$230	\$209	\$195	\$168
1	\$219	\$202	\$193	\$185	\$168	\$156	\$135
2	\$157	\$144	\$138	\$132	\$120	\$112	\$96
3	\$112	\$103	\$99	\$94	\$86	\$80	\$69
4	\$109	\$100	\$96	\$92	\$83	\$78	\$67
5	\$106	\$98	\$93	\$89	\$81	\$75	\$65
6	\$103	\$95	\$91	\$87	\$79	\$73	\$63
7	\$100	\$92	\$88	\$84	\$76	\$71	\$61
8	\$97	\$90	\$86	\$82	\$74	\$69	\$60
9	\$94	\$87	\$83	\$80	\$72	\$67	\$58
10	\$92	\$85	\$81	\$77	\$70	\$65	\$56
11	\$89	\$82	\$79	\$75	\$68	\$64	\$55
12	\$87	\$80	\$76	\$73	\$66	\$62	\$53
13	\$87	\$80	\$77	\$73	\$67	\$62	\$54
14	\$87	\$81	\$77	\$74	\$67	\$62	\$54
15	\$88	\$81	\$77	\$74	\$67	\$63	\$54
16	\$88	\$81	\$78	\$74	\$67	\$63	\$54
17	\$89	\$82	\$78	\$75	\$68	\$63	\$55
18	\$89	\$82	\$79	\$75	\$68	\$63	\$55
19	\$89	\$82	\$79	\$75	\$68	\$64	\$55
20	\$90	\$83	\$79	\$76	\$69	\$64	\$55
21	\$90	\$83	\$80	\$76	\$69	\$64	\$56
22	\$91	\$84	\$80	\$76	\$69	\$65	\$56
23	\$91	\$84	\$80	\$77	\$70	\$65	\$56
24	\$92	\$84	\$81	\$77	\$70	\$65	\$56
25	\$93	\$86	\$82	\$78	\$71	\$66	\$57
26	\$94	\$87	\$83	\$80	\$72	\$67	\$58
27	\$96	\$88	\$85	\$81	\$73	\$68	\$59
28	\$98	\$90	\$86	\$82	\$75	\$70	\$60
29	\$99	\$91	\$87	\$84	\$76	\$71	\$61
30	\$101	\$93	\$89	\$85	\$77	\$72	\$62
31	\$102	\$94	\$90	\$86	\$78	\$73	\$63
32	\$104	\$96	\$92	\$88	\$80	\$74	\$64
33	\$108	\$100	\$96	\$91	\$83	\$77	\$67
34	\$113	\$104	\$100	\$95	\$86	\$81	\$70
35	\$118	\$109	\$104	\$99	\$90	\$84	\$73
36	\$123	\$113	\$108	\$104	\$94	\$88	\$76
37	\$128	\$118	\$113	\$108	\$98	\$91	\$79
38	\$131	\$121	\$116	\$111	\$101	\$94	\$81
39	\$135	\$124	\$119	\$114	\$103	\$96	\$83
40	\$138	\$128	\$122	\$117	\$106	\$99	\$85
41	\$142	\$131	\$125	\$120	\$109	\$101	\$87
42	\$146	\$134	\$128	\$123	\$111	\$104	\$90
43	\$149	\$137	\$132	\$126	\$114	\$106	\$92
44	\$153	\$141	\$135	\$129	\$117	\$109	\$94
45	\$156	\$144	\$138	\$132	\$120	\$111	\$96
46	\$160	\$148	\$141	\$135	\$123	\$114	\$99
47	\$164	\$151	\$145	\$138	\$125	\$117	\$101
48	\$173	\$160	\$153	\$146	\$133	\$124	\$107
49	\$183	\$169	\$162	\$154	\$140	\$131	\$113
50	\$194	\$178	\$171	\$163	\$148	\$138	\$119
51	\$205	\$189	\$181	\$173	\$157	\$146	\$126
52	\$216	\$199	\$191	\$182	\$166	\$154	\$133
53	\$222	\$205	\$196	\$187	\$170	\$158	\$137
54	\$228	\$210	\$201	\$192	\$174	\$163	\$140
55	\$234	\$216	\$206	\$197	\$179	\$167	\$144
56	\$240	\$221	\$212	\$202	\$184	\$171	\$148
57	\$246	\$227	\$217	\$208	\$189	\$176	\$152
58	\$268	\$247	\$236	\$226	\$205	\$191	\$165
59	\$292	\$269	\$257	\$246	\$223	\$208	\$180
60	\$317	\$292	\$280	\$268	\$243	\$226	\$196
61	\$345	\$318	\$304	\$291	\$264	\$246	\$213
62	\$375	\$346	\$331	\$317	\$287	\$268	\$231
63	\$375	\$346	\$331	\$317	\$287	\$268	\$231
64	\$375	\$346	\$331	\$317	\$287	\$268	\$231
65+	\$375	\$346	\$331	\$317	\$287	\$268	\$231

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 3500 Plus Standard Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$338	\$311	\$298	\$285	\$259	\$241	\$208
1	\$271	\$250	\$239	\$228	\$207	\$193	\$167
2	\$194	\$179	\$171	\$163	\$148	\$138	\$119
3	\$139	\$128	\$122	\$117	\$106	\$99	\$85
4	\$135	\$124	\$119	\$114	\$103	\$96	\$83
5	\$131	\$121	\$115	\$110	\$100	\$93	\$81
6	\$127	\$117	\$112	\$107	\$97	\$91	\$78
7	\$124	\$114	\$109	\$104	\$95	\$88	\$76
8	\$120	\$111	\$106	\$101	\$92	\$86	\$74
9	\$117	\$108	\$103	\$99	\$89	\$83	\$72
10	\$114	\$105	\$100	\$96	\$87	\$81	\$70
11	\$110	\$102	\$97	\$93	\$84	\$79	\$68
12	\$107	\$99	\$95	\$90	\$82	\$76	\$66
13	\$108	\$100	\$95	\$91	\$83	\$77	\$66
14	\$109	\$100	\$96	\$92	\$83	\$78	\$67
15	\$110	\$101	\$97	\$93	\$84	\$78	\$68
16	\$111	\$102	\$98	\$93	\$85	\$79	\$68
17	\$111	\$103	\$98	\$94	\$85	\$79	\$69
18	\$112	\$103	\$99	\$95	\$86	\$80	\$69
19	\$113	\$104	\$100	\$95	\$87	\$81	\$70
20	\$114	\$105	\$101	\$96	\$87	\$81	\$70
21	\$115	\$106	\$101	\$97	\$88	\$82	\$71
22	\$116	\$107	\$102	\$98	\$89	\$83	\$71
23	\$117	\$108	\$103	\$98	\$89	\$83	\$72
24	\$118	\$108	\$104	\$99	\$90	\$84	\$72
25	\$120	\$111	\$106	\$102	\$92	\$86	\$74
26	\$124	\$114	\$109	\$104	\$94	\$88	\$76
27	\$127	\$117	\$112	\$107	\$97	\$90	\$78
28	\$130	\$120	\$114	\$109	\$99	\$93	\$80
29	\$133	\$123	\$117	\$112	\$102	\$95	\$82
30	\$136	\$126	\$120	\$115	\$104	\$97	\$84
31	\$140	\$129	\$123	\$118	\$107	\$100	\$86
32	\$143	\$132	\$126	\$121	\$110	\$102	\$88
33	\$151	\$139	\$133	\$127	\$115	\$107	\$93
34	\$159	\$146	\$140	\$134	\$121	\$113	\$98
35	\$167	\$154	\$147	\$141	\$128	\$119	\$103
36	\$176	\$162	\$155	\$148	\$134	\$125	\$108
37	\$185	\$170	\$163	\$156	\$141	\$132	\$114
38	\$189	\$175	\$167	\$160	\$145	\$135	\$117
39	\$194	\$179	\$172	\$164	\$149	\$139	\$120
40	\$199	\$184	\$176	\$168	\$153	\$142	\$123
41	\$205	\$189	\$181	\$173	\$157	\$146	\$126
42	\$210	\$194	\$185	\$177	\$161	\$150	\$129
43	\$215	\$198	\$190	\$181	\$165	\$153	\$132
44	\$220	\$203	\$194	\$186	\$169	\$157	\$136
45	\$225	\$208	\$199	\$190	\$173	\$161	\$139
46	\$231	\$213	\$204	\$195	\$177	\$165	\$142
47	\$236	\$218	\$209	\$199	\$181	\$169	\$146
48	\$250	\$230	\$220	\$211	\$191	\$178	\$154
49	\$264	\$243	\$233	\$223	\$202	\$188	\$163
50	\$279	\$257	\$246	\$235	\$214	\$199	\$172
51	\$295	\$272	\$260	\$249	\$226	\$210	\$182
52	\$312	\$287	\$275	\$263	\$239	\$222	\$192
53	\$320	\$295	\$282	\$270	\$245	\$228	\$197
54	\$328	\$303	\$290	\$277	\$251	\$234	\$202
55	\$337	\$311	\$297	\$284	\$258	\$240	\$208
56	\$346	\$319	\$305	\$292	\$265	\$247	\$213
57	\$355	\$327	\$313	\$300	\$272	\$253	\$219
58	\$380	\$350	\$335	\$321	\$291	\$271	\$234
59	\$407	\$375	\$359	\$343	\$312	\$290	\$251
60	\$436	\$402	\$385	\$368	\$334	\$311	\$269
61	\$466	\$430	\$412	\$394	\$357	\$333	\$288
62	\$499	\$460	\$441	\$421	\$382	\$356	\$308
63	\$499	\$460	\$441	\$421	\$382	\$356	\$308
64	\$499	\$460	\$441	\$421	\$382	\$356	\$308
65+	\$499	\$460	\$441	\$421	\$382	\$356	\$308

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 3500 Plus Standard Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$338	\$311	\$298	\$285	\$259	\$241	\$208
1	\$271	\$250	\$239	\$228	\$207	\$193	\$167
2	\$194	\$179	\$171	\$163	\$148	\$138	\$119
3	\$139	\$128	\$122	\$117	\$106	\$99	\$85
4	\$135	\$124	\$119	\$114	\$103	\$96	\$83
5	\$131	\$121	\$115	\$110	\$100	\$93	\$81
6	\$127	\$117	\$112	\$107	\$97	\$91	\$78
7	\$124	\$114	\$109	\$104	\$95	\$88	\$76
8	\$120	\$111	\$106	\$101	\$92	\$86	\$74
9	\$117	\$108	\$103	\$99	\$89	\$83	\$72
10	\$114	\$105	\$100	\$96	\$87	\$81	\$70
11	\$110	\$102	\$97	\$93	\$84	\$79	\$68
12	\$107	\$99	\$95	\$90	\$82	\$76	\$66
13	\$108	\$99	\$95	\$91	\$82	\$77	\$66
14	\$108	\$100	\$95	\$91	\$83	\$77	\$67
15	\$109	\$100	\$96	\$92	\$83	\$77	\$67
16	\$109	\$101	\$96	\$92	\$84	\$78	\$67
17	\$110	\$101	\$97	\$93	\$84	\$78	\$67
18	\$110	\$102	\$97	\$93	\$84	\$79	\$68
19	\$111	\$102	\$98	\$93	\$85	\$79	\$68
20	\$111	\$102	\$98	\$94	\$85	\$79	\$68
21	\$112	\$103	\$99	\$94	\$85	\$80	\$69
22	\$112	\$103	\$99	\$95	\$86	\$80	\$69
23	\$113	\$104	\$99	\$95	\$86	\$80	\$69
24	\$113	\$104	\$100	\$95	\$87	\$81	\$70
25	\$115	\$106	\$101	\$97	\$88	\$82	\$71
26	\$117	\$108	\$103	\$99	\$89	\$83	\$72
27	\$119	\$109	\$105	\$100	\$91	\$85	\$73
28	\$121	\$111	\$106	\$102	\$92	\$86	\$74
29	\$123	\$113	\$108	\$103	\$94	\$87	\$75
30	\$125	\$115	\$110	\$105	\$95	\$89	\$77
31	\$127	\$117	\$112	\$107	\$97	\$90	\$78
32	\$129	\$119	\$113	\$108	\$98	\$92	\$79
33	\$134	\$124	\$118	\$113	\$103	\$96	\$83
34	\$140	\$129	\$123	\$118	\$107	\$100	\$86
35	\$146	\$134	\$129	\$123	\$112	\$104	\$90
36	\$152	\$140	\$134	\$128	\$116	\$108	\$94
37	\$158	\$146	\$140	\$134	\$121	\$113	\$98
38	\$163	\$150	\$143	\$137	\$124	\$116	\$100
39	\$167	\$154	\$147	\$141	\$128	\$119	\$103
40	\$171	\$158	\$151	\$144	\$131	\$122	\$105
41	\$176	\$162	\$155	\$148	\$134	\$125	\$108
42	\$180	\$166	\$159	\$152	\$138	\$128	\$111
43	\$184	\$170	\$163	\$156	\$141	\$132	\$114
44	\$189	\$174	\$167	\$159	\$145	\$135	\$116
45	\$193	\$178	\$171	\$163	\$148	\$138	\$119
46	\$198	\$182	\$175	\$167	\$152	\$141	\$122
47	\$203	\$187	\$179	\$171	\$155	\$145	\$125
48	\$214	\$197	\$189	\$181	\$164	\$153	\$132
49	\$226	\$209	\$200	\$191	\$173	\$162	\$140
50	\$239	\$221	\$211	\$202	\$183	\$171	\$147
51	\$253	\$233	\$223	\$213	\$194	\$180	\$156
52	\$267	\$246	\$236	\$226	\$205	\$191	\$165
53	\$274	\$253	\$242	\$232	\$210	\$196	\$169
54	\$282	\$260	\$249	\$238	\$216	\$201	\$174
55	\$289	\$267	\$255	\$244	\$221	\$206	\$178
56	\$297	\$274	\$262	\$250	\$227	\$212	\$183
57	\$305	\$281	\$269	\$257	\$233	\$217	\$188
58	\$331	\$305	\$292	\$280	\$254	\$236	\$204
59	\$360	\$332	\$318	\$304	\$276	\$257	\$222
60	\$392	\$361	\$346	\$331	\$300	\$280	\$242
61	\$426	\$393	\$376	\$360	\$327	\$304	\$263
62	\$464	\$428	\$409	\$391	\$355	\$331	\$286
63	\$464	\$428	\$409	\$391	\$355	\$331	\$286
64	\$464	\$428	\$409	\$391	\$355	\$331	\$286
65+	\$464	\$428	\$409	\$391	\$355	\$331	\$286

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 2000 Plus Standard Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$417	\$385	\$368	\$352	\$320	\$298	\$257
1	\$335	\$309	\$295	\$282	\$256	\$239	\$206
2	\$240	\$221	\$211	\$202	\$183	\$171	\$148
3	\$171	\$158	\$151	\$145	\$131	\$122	\$106
4	\$167	\$154	\$147	\$140	\$127	\$119	\$103
5	\$162	\$149	\$143	\$137	\$124	\$115	\$100
6	\$157	\$145	\$139	\$133	\$120	\$112	\$97
7	\$153	\$141	\$135	\$129	\$117	\$109	\$94
8	\$149	\$137	\$131	\$125	\$114	\$106	\$92
9	\$144	\$133	\$127	\$122	\$111	\$103	\$89
10	\$140	\$129	\$124	\$118	\$107	\$100	\$86
11	\$136	\$126	\$120	\$115	\$104	\$97	\$84
12	\$133	\$122	\$117	\$112	\$101	\$95	\$82
13	\$134	\$123	\$118	\$113	\$102	\$95	\$82
14	\$135	\$124	\$119	\$114	\$103	\$96	\$83
15	\$136	\$125	\$120	\$114	\$104	\$97	\$84
16	\$137	\$126	\$121	\$115	\$105	\$98	\$84
17	\$138	\$127	\$122	\$116	\$105	\$98	\$85
18	\$139	\$128	\$123	\$117	\$106	\$99	\$85
19	\$140	\$129	\$123	\$118	\$107	\$100	\$86
20	\$141	\$130	\$124	\$119	\$108	\$101	\$87
21	\$142	\$131	\$125	\$120	\$109	\$101	\$87
22	\$143	\$132	\$126	\$121	\$110	\$102	\$88
23	\$144	\$133	\$127	\$122	\$110	\$103	\$89
24	\$145	\$134	\$128	\$123	\$111	\$104	\$90
25	\$149	\$137	\$131	\$126	\$114	\$106	\$92
26	\$153	\$141	\$135	\$129	\$117	\$109	\$94
27	\$157	\$144	\$138	\$132	\$120	\$112	\$96
28	\$160	\$148	\$142	\$135	\$123	\$114	\$99
29	\$164	\$152	\$145	\$139	\$126	\$117	\$101
30	\$169	\$155	\$149	\$142	\$129	\$120	\$104
31	\$173	\$159	\$152	\$146	\$132	\$123	\$106
32	\$177	\$163	\$156	\$149	\$136	\$126	\$109
33	\$186	\$172	\$164	\$157	\$143	\$133	\$115
34	\$196	\$181	\$173	\$165	\$150	\$140	\$121
35	\$206	\$190	\$182	\$174	\$158	\$147	\$127
36	\$217	\$200	\$191	\$183	\$166	\$155	\$134
37	\$228	\$210	\$201	\$193	\$175	\$163	\$141
38	\$234	\$216	\$207	\$198	\$179	\$167	\$144
39	\$240	\$222	\$212	\$203	\$184	\$171	\$148
40	\$247	\$227	\$218	\$208	\$189	\$176	\$152
41	\$253	\$233	\$223	\$213	\$194	\$180	\$156
42	\$260	\$239	\$229	\$219	\$199	\$185	\$160
43	\$266	\$245	\$235	\$224	\$203	\$190	\$164
44	\$272	\$251	\$240	\$230	\$208	\$194	\$168
45	\$279	\$257	\$246	\$235	\$213	\$199	\$172
46	\$285	\$263	\$252	\$241	\$218	\$204	\$176
47	\$292	\$269	\$258	\$246	\$224	\$208	\$180
48	\$309	\$285	\$272	\$261	\$236	\$220	\$190
49	\$326	\$301	\$288	\$275	\$250	\$233	\$201
50	\$345	\$318	\$304	\$291	\$264	\$246	\$213
51	\$365	\$336	\$322	\$308	\$279	\$260	\$225
52	\$385	\$355	\$340	\$325	\$295	\$275	\$238
53	\$395	\$365	\$349	\$334	\$303	\$282	\$244
54	\$406	\$374	\$358	\$342	\$311	\$290	\$250
55	\$417	\$384	\$368	\$352	\$319	\$297	\$257
56	\$428	\$394	\$377	\$361	\$327	\$305	\$264
57	\$439	\$405	\$387	\$370	\$336	\$313	\$271
58	\$470	\$433	\$415	\$396	\$360	\$335	\$290
59	\$503	\$464	\$444	\$424	\$385	\$359	\$310
60	\$539	\$497	\$475	\$454	\$412	\$384	\$332
61	\$577	\$532	\$509	\$487	\$442	\$412	\$356
62	\$617	\$569	\$545	\$521	\$473	\$441	\$381
63	\$617	\$569	\$545	\$521	\$473	\$441	\$381
64	\$617	\$569	\$545	\$521	\$473	\$441	\$381
65+	\$617	\$569	\$545	\$521	\$473	\$441	\$381

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 2000 Plus Standard Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$417	\$385	\$368	\$352	\$320	\$298	\$257
1	\$335	\$309	\$295	\$282	\$256	\$239	\$206
2	\$240	\$221	\$211	\$202	\$183	\$171	\$148
3	\$171	\$158	\$151	\$145	\$131	\$122	\$106
4	\$167	\$154	\$147	\$140	\$127	\$119	\$103
5	\$162	\$149	\$143	\$137	\$124	\$115	\$100
6	\$157	\$145	\$139	\$133	\$120	\$112	\$97
7	\$153	\$141	\$135	\$129	\$117	\$109	\$94
8	\$149	\$137	\$131	\$125	\$114	\$106	\$92
9	\$144	\$133	\$127	\$122	\$111	\$103	\$89
10	\$140	\$129	\$124	\$118	\$107	\$100	\$86
11	\$136	\$126	\$120	\$115	\$104	\$97	\$84
12	\$133	\$122	\$117	\$112	\$101	\$95	\$82
13	\$133	\$123	\$118	\$112	\$102	\$95	\$82
14	\$134	\$123	\$118	\$113	\$102	\$95	\$82
15	\$134	\$124	\$119	\$113	\$103	\$96	\$83
16	\$135	\$124	\$119	\$114	\$103	\$96	\$83
17	\$136	\$125	\$120	\$114	\$104	\$97	\$84
18	\$136	\$126	\$120	\$115	\$104	\$97	\$84
19	\$137	\$126	\$121	\$115	\$105	\$98	\$84
20	\$138	\$127	\$121	\$116	\$105	\$98	\$85
21	\$138	\$127	\$122	\$117	\$106	\$98	\$85
22	\$139	\$128	\$122	\$117	\$106	\$99	\$85
23	\$139	\$128	\$123	\$118	\$107	\$99	\$86
24	\$140	\$129	\$124	\$118	\$107	\$100	\$86
25	\$142	\$131	\$126	\$120	\$109	\$101	\$88
26	\$145	\$133	\$128	\$122	\$111	\$103	\$89
27	\$147	\$135	\$130	\$124	\$112	\$105	\$90
28	\$149	\$138	\$132	\$126	\$114	\$106	\$92
29	\$152	\$140	\$134	\$128	\$116	\$108	\$93
30	\$154	\$142	\$136	\$130	\$118	\$110	\$95
31	\$157	\$144	\$138	\$132	\$120	\$112	\$96
32	\$159	\$147	\$140	\$134	\$122	\$113	\$98
33	\$166	\$153	\$146	\$140	\$127	\$118	\$102
34	\$173	\$159	\$153	\$146	\$132	\$123	\$106
35	\$180	\$166	\$159	\$152	\$138	\$129	\$111
36	\$188	\$173	\$166	\$158	\$144	\$134	\$116
37	\$196	\$181	\$173	\$165	\$150	\$140	\$121
38	\$201	\$185	\$177	\$170	\$154	\$143	\$124
39	\$206	\$190	\$182	\$174	\$158	\$147	\$127
40	\$212	\$195	\$187	\$178	\$162	\$151	\$130
41	\$217	\$200	\$191	\$183	\$166	\$155	\$134
42	\$223	\$205	\$196	\$188	\$170	\$159	\$137
43	\$228	\$210	\$201	\$192	\$175	\$163	\$140
44	\$233	\$215	\$206	\$197	\$179	\$167	\$144
45	\$239	\$220	\$211	\$202	\$183	\$171	\$147
46	\$245	\$226	\$216	\$206	\$187	\$175	\$151
47	\$251	\$231	\$221	\$211	\$192	\$179	\$154
48	\$265	\$244	\$234	\$223	\$203	\$189	\$163
49	\$280	\$258	\$247	\$236	\$214	\$200	\$173
50	\$296	\$273	\$261	\$250	\$226	\$211	\$182
51	\$313	\$288	\$276	\$264	\$239	\$223	\$193
52	\$330	\$305	\$292	\$279	\$253	\$236	\$204
53	\$339	\$313	\$299	\$286	\$260	\$242	\$209
54	\$348	\$321	\$307	\$294	\$267	\$248	\$215
55	\$357	\$329	\$315	\$302	\$274	\$255	\$220
56	\$367	\$338	\$324	\$309	\$281	\$262	\$226
57	\$376	\$347	\$332	\$318	\$288	\$269	\$232
58	\$410	\$378	\$361	\$346	\$314	\$292	\$253
59	\$446	\$411	\$393	\$376	\$341	\$318	\$275
60	\$485	\$447	\$428	\$409	\$371	\$346	\$299
61	\$527	\$486	\$465	\$445	\$404	\$376	\$325
62	\$573	\$529	\$506	\$484	\$439	\$409	\$354
63	\$573	\$529	\$506	\$484	\$439	\$409	\$354
64	\$573	\$529	\$506	\$484	\$439	\$409	\$354
65+	\$573	\$529	\$506	\$484	\$439	\$409	\$354

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 1000 Plus Standard Rx (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$530	\$489	\$468	\$447	\$406	\$378	\$327
1	\$425	\$392	\$375	\$359	\$326	\$303	\$262
2	\$304	\$281	\$269	\$257	\$233	\$217	\$188
3	\$218	\$201	\$192	\$184	\$167	\$155	\$134
4	\$212	\$195	\$187	\$179	\$162	\$151	\$130
5	\$206	\$190	\$181	\$174	\$157	\$147	\$127
6	\$200	\$184	\$176	\$169	\$153	\$143	\$123
7	\$194	\$179	\$171	\$164	\$149	\$139	\$120
8	\$189	\$174	\$167	\$159	\$145	\$135	\$116
9	\$184	\$169	\$162	\$155	\$141	\$131	\$113
10	\$178	\$164	\$157	\$151	\$137	\$127	\$110
11	\$173	\$160	\$153	\$146	\$133	\$124	\$107
12	\$169	\$155	\$149	\$142	\$129	\$120	\$104
13	\$170	\$157	\$150	\$143	\$130	\$121	\$105
14	\$171	\$158	\$151	\$144	\$131	\$122	\$105
15	\$172	\$159	\$152	\$146	\$132	\$123	\$106
16	\$174	\$160	\$153	\$147	\$133	\$124	\$107
17	\$175	\$161	\$155	\$148	\$134	\$125	\$108
18	\$176	\$163	\$156	\$149	\$135	\$126	\$109
19	\$178	\$164	\$157	\$150	\$136	\$127	\$110
20	\$179	\$165	\$158	\$151	\$137	\$128	\$110
21	\$181	\$166	\$159	\$152	\$138	\$129	\$111
22	\$182	\$168	\$161	\$153	\$139	\$130	\$112
23	\$183	\$169	\$162	\$155	\$140	\$131	\$113
24	\$185	\$170	\$163	\$156	\$141	\$132	\$114
25	\$189	\$175	\$167	\$160	\$145	\$135	\$117
26	\$194	\$179	\$171	\$164	\$149	\$138	\$120
27	\$199	\$183	\$176	\$168	\$152	\$142	\$123
28	\$204	\$188	\$180	\$172	\$156	\$145	\$126
29	\$209	\$193	\$184	\$176	\$160	\$149	\$129
30	\$214	\$197	\$189	\$181	\$164	\$153	\$132
31	\$220	\$202	\$194	\$185	\$168	\$157	\$135
32	\$225	\$207	\$199	\$190	\$172	\$161	\$139
33	\$237	\$218	\$209	\$200	\$181	\$169	\$146
34	\$249	\$230	\$220	\$210	\$191	\$178	\$154
35	\$262	\$242	\$231	\$221	\$201	\$187	\$162
36	\$276	\$254	\$243	\$233	\$211	\$197	\$170
37	\$290	\$267	\$256	\$245	\$222	\$207	\$179
38	\$298	\$274	\$263	\$251	\$228	\$212	\$183
39	\$305	\$282	\$269	\$258	\$234	\$218	\$188
40	\$313	\$289	\$276	\$264	\$240	\$224	\$193
41	\$321	\$296	\$284	\$271	\$246	\$229	\$198
42	\$330	\$304	\$291	\$278	\$252	\$235	\$203
43	\$338	\$311	\$298	\$285	\$259	\$241	\$208
44	\$346	\$319	\$305	\$292	\$265	\$247	\$213
45	\$354	\$326	\$312	\$299	\$271	\$253	\$218
46	\$362	\$334	\$320	\$306	\$278	\$259	\$223
47	\$371	\$342	\$327	\$313	\$284	\$265	\$229
48	\$392	\$362	\$346	\$331	\$300	\$280	\$242
49	\$415	\$382	\$366	\$350	\$317	\$296	\$256
50	\$438	\$404	\$387	\$370	\$335	\$313	\$270
51	\$463	\$427	\$409	\$391	\$355	\$330	\$286
52	\$489	\$451	\$432	\$413	\$375	\$349	\$302
53	\$502	\$463	\$443	\$424	\$385	\$358	\$310
54	\$516	\$475	\$455	\$435	\$395	\$368	\$318
55	\$529	\$488	\$467	\$447	\$405	\$378	\$326
56	\$543	\$501	\$479	\$458	\$416	\$388	\$335
57	\$557	\$514	\$492	\$470	\$427	\$398	\$344
58	\$597	\$550	\$527	\$504	\$457	\$426	\$368
59	\$639	\$589	\$564	\$539	\$489	\$456	\$394
60	\$684	\$631	\$604	\$577	\$524	\$488	\$422
61	\$732	\$675	\$646	\$618	\$561	\$523	\$452
62	\$784	\$723	\$692	\$662	\$600	\$560	\$484
63	\$784	\$723	\$692	\$662	\$600	\$560	\$484
64	\$784	\$723	\$692	\$662	\$600	\$560	\$484
65+	\$784	\$723	\$692	\$662	\$600	\$560	\$484

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

SmartSense 1000 Plus Standard Rx (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$530	\$489	\$468	\$447	\$406	\$378	\$327
1	\$425	\$392	\$375	\$359	\$326	\$303	\$262
2	\$304	\$281	\$269	\$257	\$233	\$217	\$188
3	\$218	\$201	\$192	\$184	\$167	\$155	\$134
4	\$212	\$195	\$187	\$179	\$162	\$151	\$130
5	\$206	\$190	\$181	\$174	\$157	\$147	\$127
6	\$200	\$184	\$176	\$169	\$153	\$143	\$123
7	\$194	\$179	\$171	\$164	\$149	\$139	\$120
8	\$189	\$174	\$167	\$159	\$145	\$135	\$116
9	\$184	\$169	\$162	\$155	\$141	\$131	\$113
10	\$178	\$164	\$157	\$151	\$137	\$127	\$110
11	\$173	\$160	\$153	\$146	\$133	\$124	\$107
12	\$169	\$155	\$149	\$142	\$129	\$120	\$104
13	\$169	\$156	\$149	\$143	\$130	\$121	\$104
14	\$170	\$157	\$150	\$143	\$130	\$121	\$105
15	\$171	\$158	\$151	\$144	\$131	\$122	\$105
16	\$172	\$158	\$151	\$145	\$131	\$122	\$106
17	\$172	\$159	\$152	\$145	\$132	\$123	\$106
18	\$173	\$160	\$153	\$146	\$133	\$124	\$107
19	\$174	\$160	\$153	\$147	\$133	\$124	\$107
20	\$175	\$161	\$154	\$147	\$134	\$125	\$108
21	\$176	\$162	\$155	\$148	\$134	\$125	\$108
22	\$176	\$163	\$156	\$149	\$135	\$126	\$109
23	\$177	\$163	\$156	\$149	\$136	\$126	\$109
24	\$178	\$164	\$157	\$150	\$136	\$127	\$110
25	\$181	\$167	\$160	\$153	\$138	\$129	\$111
26	\$184	\$169	\$162	\$155	\$141	\$131	\$113
27	\$187	\$172	\$165	\$157	\$143	\$133	\$115
28	\$190	\$175	\$167	\$160	\$145	\$135	\$117
29	\$193	\$178	\$170	\$163	\$147	\$137	\$119
30	\$196	\$180	\$173	\$165	\$150	\$140	\$121
31	\$199	\$183	\$176	\$168	\$152	\$142	\$123
32	\$202	\$186	\$178	\$170	\$155	\$144	\$125
33	\$211	\$194	\$186	\$178	\$161	\$150	\$130
34	\$220	\$202	\$194	\$185	\$168	\$157	\$135
35	\$229	\$211	\$202	\$193	\$175	\$163	\$141
36	\$239	\$220	\$211	\$201	\$183	\$170	\$147
37	\$249	\$229	\$220	\$210	\$190	\$178	\$153
38	\$255	\$235	\$225	\$215	\$195	\$182	\$157
39	\$262	\$241	\$231	\$221	\$201	\$187	\$161
40	\$269	\$248	\$237	\$227	\$206	\$192	\$166
41	\$276	\$254	\$243	\$233	\$211	\$197	\$170
42	\$283	\$261	\$250	\$239	\$217	\$202	\$174
43	\$290	\$267	\$256	\$244	\$222	\$207	\$179
44	\$297	\$273	\$262	\$250	\$227	\$212	\$183
45	\$304	\$280	\$268	\$256	\$232	\$217	\$187
46	\$311	\$287	\$274	\$262	\$238	\$222	\$192
47	\$318	\$293	\$281	\$269	\$244	\$227	\$196
48	\$336	\$310	\$297	\$284	\$258	\$240	\$207
49	\$356	\$328	\$314	\$300	\$272	\$254	\$219
50	\$376	\$346	\$332	\$317	\$288	\$268	\$232
51	\$397	\$366	\$351	\$335	\$304	\$283	\$245
52	\$420	\$387	\$370	\$354	\$321	\$300	\$259
53	\$431	\$397	\$380	\$364	\$330	\$307	\$266
54	\$442	\$408	\$390	\$373	\$339	\$316	\$273
55	\$454	\$418	\$401	\$383	\$348	\$324	\$280
56	\$466	\$430	\$411	\$393	\$357	\$333	\$287
57	\$478	\$441	\$422	\$404	\$366	\$341	\$295
58	\$520	\$480	\$459	\$439	\$398	\$371	\$321
59	\$566	\$522	\$499	\$478	\$433	\$404	\$349
60	\$616	\$567	\$543	\$519	\$471	\$439	\$380
61	\$670	\$617	\$591	\$565	\$513	\$478	\$413
62	\$728	\$671	\$643	\$615	\$558	\$520	\$449
63	\$728	\$671	\$643	\$615	\$558	\$520	\$449
64	\$728	\$671	\$643	\$615	\$558	\$520	\$449
65+	\$728	\$671	\$643	\$615	\$558	\$520	\$449

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 10000 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$219	\$201	\$193	\$184	\$167	\$156	\$135
1	\$175	\$161	\$155	\$148	\$134	\$125	\$108
2	\$125	\$115	\$111	\$106	\$96	\$89	\$77
3	\$90	\$83	\$79	\$76	\$68	\$64	\$55
4	\$87	\$80	\$77	\$73	\$67	\$62	\$54
5	\$85	\$78	\$75	\$71	\$65	\$60	\$52
6	\$82	\$76	\$73	\$69	\$63	\$59	\$51
7	\$80	\$74	\$70	\$67	\$61	\$57	\$49
8	\$78	\$72	\$68	\$65	\$59	\$55	\$48
9	\$75	\$70	\$67	\$64	\$58	\$54	\$46
10	\$73	\$68	\$65	\$62	\$56	\$52	\$45
11	\$71	\$66	\$63	\$60	\$54	\$51	\$44
12	\$69	\$64	\$61	\$58	\$53	\$49	\$43
13	\$70	\$64	\$62	\$59	\$53	\$50	\$43
14	\$70	\$65	\$62	\$59	\$54	\$50	\$43
15	\$71	\$65	\$63	\$60	\$54	\$50	\$44
16	\$71	\$66	\$63	\$60	\$55	\$51	\$44
17	\$72	\$66	\$63	\$61	\$55	\$51	\$44
18	\$73	\$67	\$64	\$61	\$55	\$52	\$45
19	\$73	\$67	\$64	\$62	\$56	\$52	\$45
20	\$74	\$68	\$65	\$62	\$56	\$52	\$45
21	\$74	\$68	\$65	\$63	\$57	\$53	\$46
22	\$75	\$69	\$66	\$63	\$57	\$53	\$46
23	\$75	\$69	\$66	\$64	\$58	\$54	\$46
24	\$76	\$70	\$67	\$64	\$58	\$54	\$47
25	\$78	\$72	\$69	\$66	\$60	\$55	\$48
26	\$80	\$74	\$70	\$67	\$61	\$57	\$49
27	\$82	\$75	\$72	\$69	\$63	\$58	\$50
28	\$84	\$77	\$74	\$71	\$64	\$60	\$52
29	\$86	\$79	\$76	\$72	\$66	\$61	\$53
30	\$88	\$81	\$78	\$74	\$67	\$63	\$54
31	\$90	\$83	\$80	\$76	\$69	\$64	\$56
32	\$93	\$85	\$82	\$78	\$71	\$66	\$57
33	\$97	\$90	\$86	\$82	\$75	\$69	\$60
34	\$103	\$94	\$90	\$86	\$78	\$73	\$63
35	\$108	\$99	\$95	\$91	\$83	\$77	\$66
36	\$113	\$105	\$100	\$96	\$87	\$81	\$70
37	\$119	\$110	\$105	\$101	\$91	\$85	\$73
38	\$123	\$113	\$108	\$103	\$94	\$87	\$75
39	\$126	\$116	\$111	\$106	\$96	\$90	\$77
40	\$129	\$119	\$114	\$109	\$99	\$92	\$79
41	\$132	\$122	\$117	\$112	\$101	\$94	\$81
42	\$136	\$125	\$120	\$115	\$104	\$97	\$84
43	\$139	\$128	\$123	\$117	\$106	\$99	\$86
44	\$142	\$131	\$126	\$120	\$109	\$102	\$88
45	\$146	\$134	\$129	\$123	\$112	\$104	\$90
46	\$149	\$138	\$132	\$126	\$114	\$106	\$92
47	\$153	\$141	\$135	\$129	\$117	\$109	\$94
48	\$162	\$149	\$143	\$136	\$124	\$115	\$99
49	\$171	\$157	\$151	\$144	\$131	\$122	\$105
50	\$181	\$166	\$159	\$152	\$138	\$129	\$111
51	\$191	\$176	\$168	\$161	\$146	\$136	\$118
52	\$202	\$186	\$178	\$170	\$154	\$144	\$124
53	\$207	\$191	\$183	\$175	\$158	\$148	\$128
54	\$212	\$196	\$187	\$179	\$163	\$152	\$131
55	\$218	\$201	\$192	\$184	\$167	\$156	\$134
56	\$224	\$206	\$197	\$189	\$171	\$160	\$138
57	\$230	\$212	\$203	\$194	\$176	\$164	\$142
58	\$246	\$227	\$217	\$208	\$188	\$175	\$152
59	\$263	\$243	\$232	\$222	\$202	\$188	\$162
60	\$282	\$260	\$249	\$238	\$216	\$201	\$174
61	\$302	\$278	\$266	\$255	\$231	\$215	\$186
62	\$323	\$298	\$285	\$273	\$247	\$231	\$199
63	\$323	\$298	\$285	\$273	\$247	\$231	\$199
64	\$323	\$298	\$285	\$273	\$247	\$231	\$199
65+	\$323	\$298	\$285	\$273	\$247	\$231	\$199

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 10000 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$219	\$201	\$193	\$184	\$167	\$156	\$135
1	\$175	\$161	\$155	\$148	\$134	\$125	\$108
2	\$125	\$115	\$111	\$106	\$96	\$89	\$77
3	\$90	\$83	\$79	\$76	\$68	\$64	\$55
4	\$87	\$80	\$77	\$73	\$67	\$62	\$54
5	\$85	\$78	\$75	\$71	\$65	\$60	\$52
6	\$82	\$76	\$73	\$69	\$63	\$59	\$51
7	\$80	\$74	\$70	\$67	\$61	\$57	\$49
8	\$78	\$72	\$68	\$65	\$59	\$55	\$48
9	\$75	\$70	\$67	\$64	\$58	\$54	\$46
10	\$73	\$68	\$65	\$62	\$56	\$52	\$45
11	\$71	\$66	\$63	\$60	\$54	\$51	\$44
12	\$69	\$64	\$61	\$58	\$53	\$49	\$43
13	\$70	\$64	\$61	\$59	\$53	\$50	\$43
14	\$70	\$64	\$62	\$59	\$53	\$50	\$43
15	\$70	\$65	\$62	\$59	\$54	\$50	\$43
16	\$71	\$65	\$62	\$59	\$54	\$50	\$43
17	\$71	\$65	\$62	\$60	\$54	\$50	\$44
18	\$71	\$66	\$63	\$60	\$54	\$51	\$44
19	\$72	\$66	\$63	\$60	\$55	\$51	\$44
20	\$72	\$66	\$63	\$61	\$55	\$51	\$44
21	\$72	\$66	\$64	\$61	\$55	\$51	\$44
22	\$72	\$67	\$64	\$61	\$55	\$52	\$45
23	\$73	\$67	\$64	\$61	\$56	\$52	\$45
24	\$73	\$67	\$64	\$62	\$56	\$52	\$45
25	\$74	\$68	\$66	\$63	\$57	\$53	\$46
26	\$76	\$70	\$67	\$64	\$58	\$54	\$46
27	\$77	\$71	\$68	\$65	\$59	\$55	\$47
28	\$78	\$72	\$69	\$66	\$60	\$56	\$48
29	\$79	\$73	\$70	\$67	\$61	\$56	\$49
30	\$80	\$74	\$71	\$68	\$62	\$57	\$49
31	\$82	\$75	\$72	\$69	\$63	\$58	\$50
32	\$83	\$77	\$73	\$70	\$64	\$59	\$51
33	\$87	\$80	\$76	\$73	\$66	\$62	\$53
34	\$90	\$83	\$80	\$76	\$69	\$64	\$56
35	\$94	\$87	\$83	\$79	\$72	\$67	\$58
36	\$98	\$91	\$87	\$83	\$75	\$70	\$60
37	\$102	\$94	\$90	\$86	\$78	\$73	\$63
38	\$105	\$97	\$93	\$89	\$80	\$75	\$65
39	\$108	\$99	\$95	\$91	\$82	\$77	\$66
40	\$111	\$102	\$98	\$93	\$85	\$79	\$68
41	\$113	\$105	\$100	\$96	\$87	\$81	\$70
42	\$116	\$107	\$103	\$98	\$89	\$83	\$72
43	\$119	\$110	\$105	\$101	\$91	\$85	\$73
44	\$122	\$113	\$108	\$103	\$93	\$87	\$75
45	\$125	\$115	\$110	\$105	\$96	\$89	\$77
46	\$128	\$118	\$113	\$108	\$98	\$91	\$79
47	\$131	\$121	\$116	\$111	\$100	\$93	\$81
48	\$139	\$128	\$122	\$117	\$106	\$99	\$85
49	\$146	\$135	\$129	\$124	\$112	\$104	\$90
50	\$155	\$143	\$137	\$131	\$118	\$110	\$95
51	\$164	\$151	\$144	\$138	\$125	\$117	\$101
52	\$173	\$159	\$153	\$146	\$132	\$123	\$107
53	\$178	\$164	\$157	\$150	\$136	\$127	\$109
54	\$182	\$168	\$161	\$154	\$139	\$130	\$112
55	\$187	\$172	\$165	\$158	\$143	\$133	\$115
56	\$192	\$177	\$169	\$162	\$147	\$137	\$118
57	\$197	\$182	\$174	\$166	\$151	\$141	\$121
58	\$214	\$198	\$189	\$181	\$164	\$153	\$132
59	\$233	\$215	\$206	\$197	\$179	\$166	\$144
60	\$254	\$234	\$224	\$214	\$194	\$181	\$156
61	\$276	\$254	\$244	\$233	\$211	\$197	\$170
62	\$300	\$277	\$265	\$253	\$230	\$214	\$185
63	\$300	\$277	\$265	\$253	\$230	\$214	\$185
64	\$300	\$277	\$265	\$253	\$230	\$214	\$185
65+	\$300	\$277	\$265	\$253	\$230	\$214	\$185

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 7500 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$221	\$204	\$195	\$187	\$169	\$158	\$136
1	\$177	\$163	\$156	\$150	\$136	\$126	\$109
2	\$127	\$117	\$112	\$107	\$97	\$90	\$78
3	\$91	\$84	\$80	\$76	\$69	\$65	\$56
4	\$88	\$81	\$78	\$74	\$67	\$63	\$54
5	\$86	\$79	\$76	\$72	\$65	\$61	\$53
6	\$83	\$77	\$73	\$70	\$64	\$59	\$51
7	\$81	\$75	\$71	\$68	\$62	\$58	\$50
8	\$79	\$72	\$69	\$66	\$60	\$56	\$48
9	\$76	\$70	\$67	\$64	\$58	\$54	\$47
10	\$74	\$68	\$65	\$63	\$57	\$53	\$46
11	\$72	\$66	\$64	\$61	\$55	\$51	\$44
12	\$70	\$65	\$62	\$59	\$54	\$50	\$43
13	\$71	\$65	\$62	\$60	\$54	\$50	\$43
14	\$71	\$66	\$63	\$60	\$54	\$51	\$44
15	\$72	\$66	\$63	\$60	\$55	\$51	\$44
16	\$72	\$67	\$64	\$61	\$55	\$51	\$44
17	\$73	\$67	\$64	\$61	\$56	\$52	\$45
18	\$73	\$68	\$65	\$62	\$56	\$52	\$45
19	\$74	\$68	\$65	\$62	\$57	\$53	\$45
20	\$75	\$69	\$66	\$63	\$57	\$53	\$46
21	\$75	\$69	\$66	\$63	\$57	\$53	\$46
22	\$76	\$70	\$67	\$64	\$58	\$54	\$47
23	\$76	\$70	\$67	\$64	\$58	\$54	\$47
24	\$77	\$71	\$68	\$65	\$59	\$55	\$47
25	\$79	\$73	\$69	\$66	\$60	\$56	\$48
26	\$81	\$74	\$71	\$68	\$62	\$58	\$50
27	\$83	\$76	\$73	\$70	\$63	\$59	\$51
28	\$85	\$78	\$75	\$72	\$65	\$60	\$52
29	\$87	\$80	\$77	\$73	\$67	\$62	\$53
30	\$89	\$82	\$79	\$75	\$68	\$64	\$55
31	\$91	\$84	\$81	\$77	\$70	\$65	\$56
32	\$94	\$86	\$83	\$79	\$72	\$67	\$58
33	\$99	\$91	\$87	\$83	\$75	\$70	\$61
34	\$104	\$96	\$92	\$87	\$79	\$74	\$64
35	\$109	\$101	\$96	\$92	\$84	\$78	\$67
36	\$115	\$106	\$101	\$97	\$88	\$82	\$71
37	\$121	\$111	\$107	\$102	\$92	\$86	\$74
38	\$124	\$114	\$109	\$105	\$95	\$88	\$76
39	\$127	\$117	\$112	\$107	\$97	\$91	\$78
40	\$131	\$120	\$115	\$110	\$100	\$93	\$80
41	\$134	\$123	\$118	\$113	\$102	\$96	\$82
42	\$137	\$127	\$121	\$116	\$105	\$98	\$85
43	\$141	\$130	\$124	\$119	\$108	\$100	\$87
44	\$144	\$133	\$127	\$122	\$110	\$103	\$89
45	\$148	\$136	\$130	\$124	\$113	\$105	\$91
46	\$151	\$139	\$133	\$127	\$116	\$108	\$93
47	\$155	\$143	\$136	\$130	\$118	\$110	\$95
48	\$164	\$151	\$144	\$138	\$125	\$117	\$101
49	\$173	\$159	\$152	\$146	\$132	\$123	\$106
50	\$183	\$168	\$161	\$154	\$140	\$130	\$113
51	\$193	\$178	\$170	\$163	\$148	\$138	\$119
52	\$204	\$188	\$180	\$172	\$156	\$146	\$126
53	\$209	\$193	\$185	\$177	\$160	\$149	\$129
54	\$215	\$198	\$190	\$181	\$165	\$153	\$132
55	\$221	\$203	\$195	\$186	\$169	\$157	\$136
56	\$227	\$209	\$200	\$191	\$173	\$162	\$140
57	\$233	\$214	\$205	\$196	\$178	\$166	\$143
58	\$249	\$230	\$220	\$210	\$191	\$178	\$153
59	\$267	\$246	\$235	\$225	\$204	\$190	\$164
60	\$285	\$263	\$252	\$241	\$218	\$204	\$176
61	\$306	\$282	\$270	\$258	\$234	\$218	\$188
62	\$327	\$302	\$289	\$276	\$250	\$233	\$202
63	\$327	\$302	\$289	\$276	\$250	\$233	\$202
64	\$327	\$302	\$289	\$276	\$250	\$233	\$202
65+	\$327	\$302	\$289	\$276	\$250	\$233	\$202

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 7500 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$221	\$204	\$195	\$187	\$169	\$158	\$136
1	\$177	\$163	\$156	\$150	\$136	\$126	\$109
2	\$127	\$117	\$112	\$107	\$97	\$90	\$78
3	\$91	\$84	\$80	\$76	\$69	\$65	\$56
4	\$88	\$81	\$78	\$74	\$67	\$63	\$54
5	\$86	\$79	\$76	\$72	\$65	\$61	\$53
6	\$83	\$77	\$73	\$70	\$64	\$59	\$51
7	\$81	\$75	\$71	\$68	\$62	\$58	\$50
8	\$79	\$72	\$69	\$66	\$60	\$56	\$48
9	\$76	\$70	\$67	\$64	\$58	\$54	\$47
10	\$74	\$68	\$65	\$63	\$57	\$53	\$46
11	\$72	\$66	\$64	\$61	\$55	\$51	\$44
12	\$70	\$65	\$62	\$59	\$54	\$50	\$43
13	\$70	\$65	\$62	\$59	\$54	\$50	\$43
14	\$71	\$65	\$62	\$60	\$54	\$50	\$43
15	\$71	\$65	\$63	\$60	\$54	\$51	\$44
16	\$71	\$66	\$63	\$60	\$55	\$51	\$44
17	\$72	\$66	\$63	\$60	\$55	\$51	\$44
18	\$72	\$66	\$64	\$61	\$55	\$51	\$44
19	\$72	\$67	\$64	\$61	\$55	\$52	\$44
20	\$73	\$67	\$64	\$61	\$56	\$52	\$45
21	\$73	\$67	\$64	\$62	\$56	\$52	\$45
22	\$73	\$68	\$65	\$62	\$56	\$52	\$45
23	\$74	\$68	\$65	\$62	\$56	\$52	\$45
24	\$74	\$68	\$65	\$62	\$57	\$53	\$45
25	\$75	\$69	\$66	\$63	\$58	\$54	\$46
26	\$76	\$70	\$67	\$64	\$58	\$54	\$47
27	\$78	\$72	\$68	\$65	\$59	\$55	\$48
28	\$79	\$73	\$70	\$67	\$60	\$56	\$49
29	\$80	\$74	\$71	\$68	\$61	\$57	\$49
30	\$81	\$75	\$72	\$69	\$62	\$58	\$50
31	\$83	\$76	\$73	\$70	\$63	\$59	\$51
32	\$84	\$78	\$74	\$71	\$64	\$60	\$52
33	\$88	\$81	\$77	\$74	\$67	\$62	\$54
34	\$91	\$84	\$81	\$77	\$70	\$65	\$56
35	\$95	\$88	\$84	\$80	\$73	\$68	\$59
36	\$99	\$92	\$88	\$84	\$76	\$71	\$61
37	\$104	\$96	\$91	\$87	\$79	\$74	\$64
38	\$106	\$98	\$94	\$90	\$81	\$76	\$65
39	\$109	\$101	\$96	\$92	\$83	\$78	\$67
40	\$112	\$103	\$99	\$94	\$86	\$80	\$69
41	\$115	\$106	\$101	\$97	\$88	\$82	\$71
42	\$118	\$109	\$104	\$99	\$90	\$84	\$73
43	\$121	\$111	\$106	\$102	\$92	\$86	\$74
44	\$124	\$114	\$109	\$104	\$95	\$88	\$76
45	\$127	\$117	\$112	\$107	\$97	\$90	\$78
46	\$130	\$119	\$114	\$109	\$99	\$92	\$80
47	\$133	\$122	\$117	\$112	\$102	\$95	\$82
48	\$140	\$129	\$124	\$118	\$107	\$100	\$86
49	\$148	\$137	\$131	\$125	\$113	\$106	\$91
50	\$157	\$144	\$138	\$132	\$120	\$112	\$96
51	\$166	\$153	\$146	\$140	\$127	\$118	\$102
52	\$175	\$161	\$154	\$148	\$134	\$125	\$108
53	\$180	\$166	\$159	\$152	\$138	\$128	\$111
54	\$184	\$170	\$163	\$156	\$141	\$132	\$114
55	\$189	\$175	\$167	\$160	\$145	\$135	\$117
56	\$194	\$179	\$171	\$164	\$149	\$139	\$120
57	\$199	\$184	\$176	\$168	\$153	\$142	\$123
58	\$217	\$200	\$191	\$183	\$166	\$155	\$134
59	\$236	\$218	\$208	\$199	\$181	\$168	\$145
60	\$257	\$237	\$227	\$217	\$197	\$183	\$158
61	\$279	\$258	\$247	\$236	\$214	\$199	\$172
62	\$304	\$280	\$268	\$256	\$233	\$217	\$187
63	\$304	\$280	\$268	\$256	\$233	\$217	\$187
64	\$304	\$280	\$268	\$256	\$233	\$217	\$187
65+	\$304	\$280	\$268	\$256	\$233	\$217	\$187

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 5000 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$250	\$231	\$221	\$211	\$192	\$179	\$154
1	\$201	\$185	\$177	\$169	\$154	\$143	\$124
2	\$144	\$132	\$127	\$121	\$110	\$102	\$88
3	\$103	\$95	\$91	\$87	\$78	\$73	\$63
4	\$100	\$92	\$88	\$84	\$76	\$71	\$61
5	\$97	\$89	\$86	\$82	\$74	\$69	\$60
6	\$94	\$87	\$83	\$79	\$72	\$67	\$58
7	\$92	\$84	\$81	\$77	\$70	\$65	\$56
8	\$89	\$82	\$78	\$75	\$68	\$63	\$55
9	\$87	\$80	\$76	\$73	\$66	\$62	\$53
10	\$84	\$77	\$74	\$71	\$64	\$60	\$52
11	\$82	\$75	\$72	\$69	\$62	\$58	\$50
12	\$79	\$73	\$70	\$67	\$61	\$57	\$49
13	\$80	\$74	\$71	\$67	\$61	\$57	\$49
14	\$81	\$74	\$71	\$68	\$62	\$57	\$50
15	\$81	\$75	\$72	\$68	\$62	\$58	\$50
16	\$82	\$75	\$72	\$69	\$63	\$58	\$50
17	\$83	\$76	\$73	\$70	\$63	\$59	\$51
18	\$83	\$77	\$73	\$70	\$64	\$59	\$51
19	\$84	\$77	\$74	\$71	\$64	\$60	\$51
20	\$84	\$78	\$74	\$71	\$65	\$60	\$52
21	\$85	\$78	\$75	\$72	\$65	\$61	\$52
22	\$86	\$79	\$76	\$72	\$66	\$61	\$53
23	\$86	\$80	\$76	\$73	\$66	\$62	\$53
24	\$87	\$80	\$77	\$73	\$67	\$62	\$54
25	\$89	\$82	\$79	\$75	\$68	\$64	\$55
26	\$91	\$84	\$81	\$77	\$70	\$65	\$56
27	\$94	\$86	\$83	\$79	\$72	\$67	\$58
28	\$96	\$89	\$85	\$81	\$73	\$68	\$59
29	\$99	\$91	\$87	\$83	\$75	\$70	\$61
30	\$101	\$93	\$89	\$85	\$77	\$72	\$62
31	\$104	\$95	\$91	\$87	\$79	\$74	\$64
32	\$106	\$98	\$94	\$89	\$81	\$76	\$65
33	\$112	\$103	\$98	\$94	\$85	\$80	\$69
34	\$117	\$108	\$104	\$99	\$90	\$84	\$72
35	\$124	\$114	\$109	\$104	\$95	\$88	\$76
36	\$130	\$120	\$115	\$110	\$99	\$93	\$80
37	\$137	\$126	\$121	\$115	\$105	\$98	\$84
38	\$140	\$129	\$124	\$118	\$107	\$100	\$86
39	\$144	\$133	\$127	\$121	\$110	\$103	\$89
40	\$148	\$136	\$130	\$125	\$113	\$105	\$91
41	\$152	\$140	\$134	\$128	\$116	\$108	\$93
42	\$156	\$143	\$137	\$131	\$119	\$111	\$96
43	\$159	\$147	\$141	\$134	\$122	\$114	\$98
44	\$163	\$150	\$144	\$138	\$125	\$116	\$100
45	\$167	\$154	\$147	\$141	\$128	\$119	\$103
46	\$171	\$158	\$151	\$144	\$131	\$122	\$105
47	\$175	\$161	\$154	\$148	\$134	\$125	\$108
48	\$185	\$171	\$163	\$156	\$142	\$132	\$114
49	\$196	\$180	\$173	\$165	\$150	\$140	\$121
50	\$207	\$191	\$182	\$174	\$158	\$147	\$127
51	\$219	\$201	\$193	\$184	\$167	\$156	\$135
52	\$231	\$213	\$204	\$195	\$177	\$165	\$142
53	\$237	\$219	\$209	\$200	\$181	\$169	\$146
54	\$243	\$224	\$215	\$205	\$186	\$174	\$150
55	\$250	\$230	\$220	\$211	\$191	\$178	\$154
56	\$256	\$236	\$226	\$216	\$196	\$183	\$158
57	\$263	\$243	\$232	\$222	\$201	\$188	\$162
58	\$282	\$260	\$249	\$238	\$216	\$201	\$174
59	\$302	\$278	\$266	\$255	\$231	\$215	\$186
60	\$323	\$298	\$285	\$273	\$247	\$230	\$199
61	\$346	\$319	\$305	\$292	\$265	\$247	\$213
62	\$370	\$341	\$327	\$312	\$283	\$264	\$228
63	\$370	\$341	\$327	\$312	\$283	\$264	\$228
64	\$370	\$341	\$327	\$312	\$283	\$264	\$228
65+	\$370	\$341	\$327	\$312	\$283	\$264	\$228

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 5000 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$250	\$231	\$221	\$211	\$192	\$179	\$154
1	\$201	\$185	\$177	\$169	\$154	\$143	\$124
2	\$144	\$132	\$127	\$121	\$110	\$102	\$88
3	\$103	\$95	\$91	\$87	\$78	\$73	\$63
4	\$100	\$92	\$88	\$84	\$76	\$71	\$61
5	\$97	\$89	\$86	\$82	\$74	\$69	\$60
6	\$94	\$87	\$83	\$79	\$72	\$67	\$58
7	\$92	\$84	\$81	\$77	\$70	\$65	\$56
8	\$89	\$82	\$78	\$75	\$68	\$63	\$55
9	\$87	\$80	\$76	\$73	\$66	\$62	\$53
10	\$84	\$77	\$74	\$71	\$64	\$60	\$52
11	\$82	\$75	\$72	\$69	\$62	\$58	\$50
12	\$79	\$73	\$70	\$67	\$61	\$57	\$49
13	\$80	\$74	\$70	\$67	\$61	\$57	\$49
14	\$80	\$74	\$71	\$68	\$61	\$57	\$49
15	\$80	\$74	\$71	\$68	\$62	\$57	\$49
16	\$81	\$75	\$71	\$68	\$62	\$58	\$50
17	\$81	\$75	\$72	\$68	\$62	\$58	\$50
18	\$82	\$75	\$72	\$69	\$62	\$58	\$50
19	\$82	\$76	\$72	\$69	\$63	\$58	\$50
20	\$82	\$76	\$73	\$69	\$63	\$59	\$51
21	\$83	\$76	\$73	\$70	\$63	\$59	\$51
22	\$83	\$77	\$73	\$70	\$64	\$59	\$51
23	\$83	\$77	\$74	\$70	\$64	\$59	\$51
24	\$84	\$77	\$74	\$71	\$64	\$60	\$52
25	\$85	\$78	\$75	\$72	\$65	\$61	\$52
26	\$87	\$80	\$76	\$73	\$66	\$62	\$53
27	\$88	\$81	\$78	\$74	\$67	\$63	\$54
28	\$89	\$82	\$79	\$75	\$68	\$64	\$55
29	\$91	\$84	\$80	\$77	\$69	\$65	\$56
30	\$92	\$85	\$81	\$78	\$71	\$66	\$57
31	\$94	\$86	\$83	\$79	\$72	\$67	\$58
32	\$95	\$88	\$84	\$80	\$73	\$68	\$59
33	\$99	\$92	\$88	\$84	\$76	\$71	\$61
34	\$104	\$95	\$91	\$87	\$79	\$74	\$64
35	\$108	\$99	\$95	\$91	\$83	\$77	\$66
36	\$113	\$104	\$99	\$95	\$86	\$80	\$69
37	\$117	\$108	\$103	\$99	\$90	\$84	\$72
38	\$120	\$111	\$106	\$102	\$92	\$86	\$74
39	\$124	\$114	\$109	\$104	\$94	\$88	\$76
40	\$127	\$117	\$112	\$107	\$97	\$90	\$78
41	\$130	\$120	\$115	\$110	\$99	\$93	\$80
42	\$133	\$123	\$118	\$113	\$102	\$95	\$82
43	\$137	\$126	\$121	\$115	\$105	\$97	\$84
44	\$140	\$129	\$123	\$118	\$107	\$100	\$86
45	\$143	\$132	\$126	\$121	\$110	\$102	\$88
46	\$147	\$135	\$129	\$124	\$112	\$105	\$90
47	\$150	\$138	\$132	\$127	\$115	\$107	\$92
48	\$159	\$146	\$140	\$134	\$121	\$113	\$98
49	\$168	\$155	\$148	\$142	\$128	\$120	\$103
50	\$177	\$163	\$156	\$150	\$136	\$126	\$109
51	\$187	\$173	\$165	\$158	\$143	\$134	\$115
52	\$198	\$183	\$175	\$167	\$152	\$141	\$122
53	\$203	\$187	\$179	\$172	\$156	\$145	\$125
54	\$209	\$192	\$184	\$176	\$160	\$149	\$129
55	\$214	\$198	\$189	\$181	\$164	\$153	\$132
56	\$220	\$203	\$194	\$186	\$168	\$157	\$136
57	\$226	\$208	\$199	\$190	\$173	\$161	\$139
58	\$246	\$226	\$217	\$207	\$188	\$175	\$151
59	\$267	\$246	\$236	\$225	\$205	\$191	\$165
60	\$291	\$268	\$256	\$245	\$222	\$207	\$179
61	\$316	\$291	\$279	\$267	\$242	\$226	\$195
62	\$344	\$317	\$303	\$290	\$263	\$245	\$212
63	\$344	\$317	\$303	\$290	\$263	\$245	\$212
64	\$344	\$317	\$303	\$290	\$263	\$245	\$212
65+	\$344	\$317	\$303	\$290	\$263	\$245	\$212

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 3500 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$269	\$248	\$237	\$227	\$206	\$192	\$166
1	\$216	\$199	\$190	\$182	\$165	\$154	\$133
2	\$154	\$142	\$136	\$130	\$118	\$110	\$95
3	\$110	\$102	\$97	\$93	\$84	\$79	\$68
4	\$107	\$99	\$95	\$90	\$82	\$76	\$66
5	\$104	\$96	\$92	\$88	\$80	\$74	\$64
6	\$101	\$93	\$89	\$85	\$77	\$72	\$62
7	\$98	\$91	\$87	\$83	\$75	\$70	\$61
8	\$96	\$88	\$84	\$81	\$73	\$68	\$59
9	\$93	\$86	\$82	\$78	\$71	\$66	\$57
10	\$90	\$83	\$80	\$76	\$69	\$64	\$56
11	\$88	\$81	\$77	\$74	\$67	\$63	\$54
12	\$85	\$79	\$75	\$72	\$65	\$61	\$52
13	\$86	\$79	\$76	\$72	\$66	\$61	\$53
14	\$87	\$80	\$76	\$73	\$66	\$62	\$53
15	\$87	\$80	\$77	\$74	\$67	\$62	\$54
16	\$88	\$81	\$78	\$74	\$67	\$63	\$54
17	\$89	\$82	\$78	\$75	\$68	\$63	\$55
18	\$89	\$82	\$79	\$75	\$68	\$64	\$55
19	\$90	\$83	\$79	\$76	\$69	\$64	\$55
20	\$91	\$84	\$80	\$76	\$69	\$65	\$56
21	\$91	\$84	\$81	\$77	\$70	\$65	\$56
22	\$92	\$85	\$81	\$78	\$70	\$66	\$57
23	\$93	\$86	\$82	\$78	\$71	\$66	\$57
24	\$94	\$86	\$82	\$79	\$72	\$67	\$58
25	\$96	\$88	\$85	\$81	\$73	\$68	\$59
26	\$98	\$91	\$87	\$83	\$75	\$70	\$60
27	\$101	\$93	\$89	\$85	\$77	\$72	\$62
28	\$103	\$95	\$91	\$87	\$79	\$74	\$64
29	\$106	\$98	\$93	\$89	\$81	\$75	\$65
30	\$109	\$100	\$96	\$92	\$83	\$77	\$67
31	\$111	\$103	\$98	\$94	\$85	\$79	\$68
32	\$114	\$105	\$101	\$96	\$87	\$81	\$70
33	\$120	\$111	\$106	\$101	\$92	\$86	\$74
34	\$126	\$116	\$111	\$106	\$97	\$90	\$78
35	\$133	\$122	\$117	\$112	\$102	\$95	\$82
36	\$140	\$129	\$123	\$118	\$107	\$100	\$86
37	\$147	\$136	\$130	\$124	\$112	\$105	\$91
38	\$151	\$139	\$133	\$127	\$115	\$108	\$93
39	\$155	\$143	\$137	\$131	\$118	\$110	\$95
40	\$159	\$146	\$140	\$134	\$122	\$113	\$98
41	\$163	\$150	\$144	\$137	\$125	\$116	\$100
42	\$167	\$154	\$147	\$141	\$128	\$119	\$103
43	\$171	\$158	\$151	\$144	\$131	\$122	\$105
44	\$175	\$162	\$155	\$148	\$134	\$125	\$108
45	\$179	\$165	\$158	\$151	\$137	\$128	\$111
46	\$184	\$169	\$162	\$155	\$141	\$131	\$113
47	\$188	\$173	\$166	\$159	\$144	\$134	\$116
48	\$199	\$183	\$175	\$168	\$152	\$142	\$123
49	\$210	\$194	\$185	\$177	\$161	\$150	\$130
50	\$222	\$205	\$196	\$187	\$170	\$158	\$137
51	\$235	\$216	\$207	\$198	\$180	\$168	\$145
52	\$248	\$229	\$219	\$209	\$190	\$177	\$153
53	\$255	\$235	\$225	\$215	\$195	\$182	\$157
54	\$261	\$241	\$231	\$221	\$200	\$187	\$161
55	\$268	\$247	\$237	\$226	\$205	\$191	\$165
56	\$275	\$254	\$243	\$232	\$211	\$197	\$170
57	\$283	\$261	\$249	\$239	\$216	\$202	\$174
58	\$303	\$279	\$267	\$255	\$232	\$216	\$187
59	\$324	\$299	\$286	\$273	\$248	\$231	\$200
60	\$347	\$320	\$306	\$293	\$266	\$248	\$214
61	\$372	\$342	\$328	\$313	\$284	\$265	\$229
62	\$398	\$367	\$351	\$336	\$305	\$284	\$245
63	\$398	\$367	\$351	\$336	\$305	\$284	\$245
64	\$398	\$367	\$351	\$336	\$305	\$284	\$245
65+	\$398	\$367	\$351	\$336	\$305	\$284	\$245

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 3500 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$269	\$248	\$237	\$227	\$206	\$192	\$166
1	\$216	\$199	\$190	\$182	\$165	\$154	\$133
2	\$154	\$142	\$136	\$130	\$118	\$110	\$95
3	\$110	\$102	\$97	\$93	\$84	\$79	\$68
4	\$107	\$99	\$95	\$90	\$82	\$76	\$66
5	\$104	\$96	\$92	\$88	\$80	\$74	\$64
6	\$101	\$93	\$89	\$85	\$77	\$72	\$62
7	\$98	\$91	\$87	\$83	\$75	\$70	\$61
8	\$96	\$88	\$84	\$81	\$73	\$68	\$59
9	\$93	\$86	\$82	\$78	\$71	\$66	\$57
10	\$90	\$83	\$80	\$76	\$69	\$64	\$56
11	\$88	\$81	\$77	\$74	\$67	\$63	\$54
12	\$85	\$79	\$75	\$72	\$65	\$61	\$52
13	\$86	\$79	\$76	\$72	\$66	\$61	\$53
14	\$86	\$79	\$76	\$73	\$66	\$61	\$53
15	\$87	\$80	\$76	\$73	\$66	\$62	\$53
16	\$87	\$80	\$77	\$73	\$66	\$62	\$53
17	\$87	\$80	\$77	\$74	\$67	\$62	\$54
18	\$88	\$81	\$77	\$74	\$67	\$62	\$54
19	\$88	\$81	\$78	\$74	\$67	\$63	\$54
20	\$88	\$82	\$78	\$75	\$68	\$63	\$54
21	\$89	\$82	\$78	\$75	\$68	\$63	\$55
22	\$89	\$82	\$79	\$75	\$68	\$64	\$55
23	\$90	\$83	\$79	\$76	\$69	\$64	\$55
24	\$90	\$83	\$79	\$76	\$69	\$64	\$55
25	\$92	\$84	\$81	\$77	\$70	\$65	\$56
26	\$93	\$86	\$82	\$78	\$71	\$66	\$57
27	\$95	\$87	\$83	\$80	\$72	\$67	\$58
28	\$96	\$88	\$85	\$81	\$73	\$68	\$59
29	\$98	\$90	\$86	\$82	\$75	\$70	\$60
30	\$99	\$91	\$87	\$84	\$76	\$71	\$61
31	\$101	\$93	\$89	\$85	\$77	\$72	\$62
32	\$102	\$94	\$90	\$86	\$78	\$73	\$63
33	\$107	\$98	\$94	\$90	\$82	\$76	\$66
34	\$111	\$103	\$98	\$94	\$85	\$79	\$68
35	\$116	\$107	\$102	\$98	\$89	\$83	\$71
36	\$121	\$111	\$107	\$102	\$93	\$86	\$74
37	\$126	\$116	\$111	\$106	\$96	\$90	\$78
38	\$129	\$119	\$114	\$109	\$99	\$92	\$80
39	\$133	\$122	\$117	\$112	\$102	\$95	\$82
40	\$136	\$126	\$120	\$115	\$104	\$97	\$84
41	\$140	\$129	\$123	\$118	\$107	\$100	\$86
42	\$143	\$132	\$126	\$121	\$110	\$102	\$88
43	\$147	\$135	\$130	\$124	\$112	\$105	\$90
44	\$150	\$139	\$133	\$127	\$115	\$107	\$93
45	\$154	\$142	\$136	\$130	\$118	\$110	\$95
46	\$158	\$145	\$139	\$133	\$121	\$112	\$97
47	\$161	\$149	\$142	\$136	\$123	\$115	\$99
48	\$171	\$157	\$150	\$144	\$131	\$122	\$105
49	\$180	\$166	\$159	\$152	\$138	\$129	\$111
50	\$191	\$176	\$168	\$161	\$146	\$136	\$117
51	\$201	\$186	\$178	\$170	\$154	\$144	\$124
52	\$213	\$196	\$188	\$180	\$163	\$152	\$131
53	\$218	\$201	\$193	\$184	\$167	\$156	\$135
54	\$224	\$207	\$198	\$189	\$172	\$160	\$138
55	\$230	\$212	\$203	\$194	\$176	\$164	\$142
56	\$236	\$218	\$208	\$199	\$181	\$169	\$146
57	\$243	\$224	\$214	\$205	\$186	\$173	\$149
58	\$264	\$243	\$233	\$223	\$202	\$188	\$163
59	\$287	\$265	\$253	\$242	\$220	\$205	\$177
60	\$312	\$288	\$276	\$263	\$239	\$223	\$192
61	\$340	\$313	\$300	\$287	\$260	\$242	\$209
62	\$369	\$341	\$326	\$312	\$283	\$264	\$228
63	\$369	\$341	\$326	\$312	\$283	\$264	\$228
64	\$369	\$341	\$326	\$312	\$283	\$264	\$228
65+	\$369	\$341	\$326	\$312	\$283	\$264	\$228

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 2500 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$279	\$257	\$246	\$236	\$214	\$199	\$172
1	\$224	\$206	\$198	\$189	\$171	\$160	\$138
2	\$160	\$148	\$141	\$135	\$123	\$114	\$99
3	\$115	\$106	\$101	\$97	\$88	\$82	\$70
4	\$111	\$103	\$98	\$94	\$85	\$79	\$68
5	\$108	\$100	\$95	\$91	\$83	\$77	\$67
6	\$105	\$97	\$93	\$89	\$80	\$75	\$65
7	\$102	\$94	\$90	\$86	\$78	\$73	\$63
8	\$99	\$92	\$88	\$84	\$76	\$71	\$61
9	\$97	\$89	\$85	\$81	\$74	\$69	\$59
10	\$94	\$86	\$83	\$79	\$72	\$67	\$58
11	\$91	\$84	\$80	\$77	\$70	\$65	\$56
12	\$89	\$82	\$78	\$75	\$68	\$63	\$54
13	\$89	\$82	\$79	\$75	\$68	\$64	\$55
14	\$90	\$83	\$79	\$76	\$69	\$64	\$55
15	\$91	\$84	\$80	\$76	\$69	\$65	\$56
16	\$91	\$84	\$81	\$77	\$70	\$65	\$56
17	\$92	\$85	\$81	\$78	\$70	\$66	\$57
18	\$93	\$86	\$82	\$78	\$71	\$66	\$57
19	\$93	\$86	\$82	\$79	\$71	\$67	\$57
20	\$94	\$87	\$83	\$79	\$72	\$67	\$58
21	\$95	\$87	\$84	\$80	\$73	\$68	\$58
22	\$96	\$88	\$84	\$81	\$73	\$68	\$59
23	\$96	\$89	\$85	\$81	\$74	\$69	\$59
24	\$97	\$90	\$86	\$82	\$74	\$69	\$60
25	\$100	\$92	\$88	\$84	\$76	\$71	\$61
26	\$102	\$94	\$90	\$86	\$78	\$73	\$63
27	\$105	\$96	\$92	\$88	\$80	\$75	\$64
28	\$107	\$99	\$95	\$90	\$82	\$76	\$66
29	\$110	\$101	\$97	\$93	\$84	\$78	\$68
30	\$113	\$104	\$99	\$95	\$86	\$80	\$69
31	\$116	\$106	\$102	\$97	\$88	\$82	\$71
32	\$118	\$109	\$104	\$100	\$91	\$84	\$73
33	\$125	\$115	\$110	\$105	\$95	\$89	\$77
34	\$131	\$121	\$116	\$111	\$100	\$93	\$81
35	\$138	\$127	\$122	\$116	\$106	\$98	\$85
36	\$145	\$134	\$128	\$122	\$111	\$103	\$89
37	\$153	\$141	\$135	\$129	\$117	\$109	\$94
38	\$157	\$144	\$138	\$132	\$120	\$112	\$96
39	\$161	\$148	\$142	\$136	\$123	\$115	\$99
40	\$165	\$152	\$145	\$139	\$126	\$118	\$102
41	\$169	\$156	\$149	\$143	\$129	\$121	\$104
42	\$174	\$160	\$153	\$146	\$133	\$124	\$107
43	\$178	\$164	\$157	\$150	\$136	\$127	\$109
44	\$182	\$168	\$161	\$154	\$139	\$130	\$112
45	\$186	\$172	\$164	\$157	\$143	\$133	\$115
46	\$191	\$176	\$168	\$161	\$146	\$136	\$118
47	\$195	\$180	\$172	\$165	\$150	\$139	\$120
48	\$206	\$190	\$182	\$174	\$158	\$147	\$127
49	\$218	\$201	\$193	\$184	\$167	\$156	\$134
50	\$231	\$213	\$204	\$195	\$177	\$165	\$142
51	\$244	\$225	\$215	\$206	\$187	\$174	\$150
52	\$258	\$238	\$227	\$217	\$197	\$184	\$159
53	\$265	\$244	\$233	\$223	\$202	\$189	\$163
54	\$271	\$250	\$240	\$229	\$208	\$194	\$167
55	\$279	\$257	\$246	\$235	\$213	\$199	\$172
56	\$286	\$264	\$252	\$241	\$219	\$204	\$176
57	\$294	\$271	\$259	\$248	\$225	\$209	\$181
58	\$314	\$290	\$277	\$265	\$241	\$224	\$194
59	\$337	\$310	\$297	\$284	\$258	\$240	\$207
60	\$360	\$332	\$318	\$304	\$276	\$257	\$222
61	\$386	\$356	\$340	\$325	\$295	\$275	\$238
62	\$413	\$381	\$364	\$348	\$316	\$295	\$255
63	\$413	\$381	\$364	\$348	\$316	\$295	\$255
64	\$413	\$381	\$364	\$348	\$316	\$295	\$255
65+	\$413	\$381	\$364	\$348	\$316	\$295	\$255

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 2500 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$279	\$257	\$246	\$236	\$214	\$199	\$172
1	\$224	\$206	\$198	\$189	\$171	\$160	\$138
2	\$160	\$148	\$141	\$135	\$123	\$114	\$99
3	\$115	\$106	\$101	\$97	\$88	\$82	\$70
4	\$111	\$103	\$98	\$94	\$85	\$79	\$68
5	\$108	\$100	\$95	\$91	\$83	\$77	\$67
6	\$105	\$97	\$93	\$89	\$80	\$75	\$65
7	\$102	\$94	\$90	\$86	\$78	\$73	\$63
8	\$99	\$92	\$88	\$84	\$76	\$71	\$61
9	\$97	\$89	\$85	\$81	\$74	\$69	\$59
10	\$94	\$86	\$83	\$79	\$72	\$67	\$58
11	\$91	\$84	\$80	\$77	\$70	\$65	\$56
12	\$89	\$82	\$78	\$75	\$68	\$63	\$54
13	\$89	\$82	\$79	\$75	\$68	\$63	\$55
14	\$89	\$82	\$79	\$75	\$68	\$64	\$55
15	\$90	\$83	\$79	\$76	\$69	\$64	\$55
16	\$90	\$83	\$80	\$76	\$69	\$64	\$55
17	\$91	\$84	\$80	\$76	\$69	\$65	\$56
18	\$91	\$84	\$80	\$77	\$70	\$65	\$56
19	\$91	\$84	\$81	\$77	\$70	\$65	\$56
20	\$92	\$85	\$81	\$77	\$70	\$65	\$56
21	\$92	\$85	\$81	\$78	\$71	\$66	\$57
22	\$93	\$85	\$82	\$78	\$71	\$66	\$57
23	\$93	\$86	\$82	\$79	\$71	\$66	\$57
24	\$94	\$86	\$83	\$79	\$72	\$67	\$58
25	\$95	\$88	\$84	\$80	\$73	\$68	\$58
26	\$97	\$89	\$85	\$81	\$74	\$69	\$59
27	\$98	\$90	\$87	\$83	\$75	\$70	\$60
28	\$100	\$92	\$88	\$84	\$76	\$71	\$61
29	\$101	\$93	\$89	\$85	\$77	\$72	\$62
30	\$103	\$95	\$91	\$87	\$79	\$73	\$63
31	\$105	\$96	\$92	\$88	\$80	\$75	\$64
32	\$106	\$98	\$94	\$90	\$81	\$76	\$65
33	\$111	\$102	\$98	\$93	\$85	\$79	\$68
34	\$116	\$106	\$102	\$97	\$88	\$82	\$71
35	\$120	\$111	\$106	\$102	\$92	\$86	\$74
36	\$126	\$116	\$111	\$106	\$96	\$90	\$77
37	\$131	\$121	\$115	\$110	\$100	\$93	\$81
38	\$134	\$124	\$118	\$113	\$103	\$96	\$83
39	\$138	\$127	\$122	\$116	\$105	\$98	\$85
40	\$141	\$130	\$125	\$119	\$108	\$101	\$87
41	\$145	\$134	\$128	\$122	\$111	\$103	\$89
42	\$149	\$137	\$131	\$126	\$114	\$106	\$92
43	\$152	\$140	\$134	\$129	\$117	\$109	\$94
44	\$156	\$144	\$138	\$132	\$119	\$111	\$96
45	\$160	\$147	\$141	\$135	\$122	\$114	\$98
46	\$164	\$151	\$144	\$138	\$125	\$117	\$101
47	\$168	\$154	\$148	\$141	\$128	\$119	\$103
48	\$177	\$163	\$156	\$149	\$136	\$126	\$109
49	\$187	\$173	\$165	\$158	\$143	\$134	\$115
50	\$198	\$182	\$175	\$167	\$151	\$141	\$122
51	\$209	\$193	\$185	\$176	\$160	\$149	\$129
52	\$221	\$204	\$195	\$186	\$169	\$158	\$136
53	\$227	\$209	\$200	\$191	\$174	\$162	\$140
54	\$233	\$215	\$205	\$196	\$178	\$166	\$143
55	\$239	\$220	\$211	\$202	\$183	\$171	\$147
56	\$245	\$226	\$216	\$207	\$188	\$175	\$151
57	\$252	\$232	\$222	\$212	\$193	\$180	\$155
58	\$274	\$253	\$242	\$231	\$210	\$195	\$169
59	\$298	\$275	\$263	\$251	\$228	\$213	\$184
60	\$324	\$299	\$286	\$274	\$248	\$231	\$200
61	\$353	\$325	\$311	\$298	\$270	\$252	\$217
62	\$384	\$354	\$339	\$324	\$294	\$274	\$237
63	\$384	\$354	\$339	\$324	\$294	\$274	\$237
64	\$384	\$354	\$339	\$324	\$294	\$274	\$237
65+	\$384	\$354	\$339	\$324	\$294	\$274	\$237

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 1500 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$330	\$304	\$291	\$278	\$252	\$235	\$203
1	\$264	\$244	\$233	\$223	\$202	\$189	\$163
2	\$189	\$174	\$167	\$159	\$145	\$135	\$116
3	\$135	\$125	\$119	\$114	\$103	\$96	\$83
4	\$131	\$121	\$116	\$111	\$101	\$94	\$81
5	\$128	\$118	\$113	\$108	\$98	\$91	\$79
6	\$124	\$114	\$110	\$105	\$95	\$88	\$76
7	\$121	\$111	\$106	\$102	\$92	\$86	\$74
8	\$117	\$108	\$103	\$99	\$90	\$84	\$72
9	\$114	\$105	\$101	\$96	\$87	\$81	\$70
10	\$111	\$102	\$98	\$93	\$85	\$79	\$68
11	\$108	\$99	\$95	\$91	\$82	\$77	\$66
12	\$105	\$96	\$92	\$88	\$80	\$75	\$64
13	\$105	\$97	\$93	\$89	\$81	\$75	\$65
14	\$106	\$98	\$94	\$90	\$81	\$76	\$65
15	\$107	\$99	\$94	\$90	\$82	\$76	\$66
16	\$108	\$99	\$95	\$91	\$83	\$77	\$66
17	\$109	\$100	\$96	\$92	\$83	\$77	\$67
18	\$110	\$101	\$97	\$92	\$84	\$78	\$67
19	\$110	\$102	\$97	\$93	\$84	\$79	\$68
20	\$111	\$103	\$98	\$94	\$85	\$79	\$68
21	\$112	\$103	\$99	\$95	\$86	\$80	\$69
22	\$113	\$104	\$100	\$95	\$86	\$81	\$70
23	\$114	\$105	\$100	\$96	\$87	\$81	\$70
24	\$115	\$106	\$101	\$97	\$88	\$82	\$71
25	\$118	\$108	\$104	\$99	\$90	\$84	\$72
26	\$121	\$111	\$106	\$102	\$92	\$86	\$74
27	\$124	\$114	\$109	\$104	\$95	\$88	\$76
28	\$127	\$117	\$112	\$107	\$97	\$90	\$78
29	\$130	\$120	\$114	\$109	\$99	\$93	\$80
30	\$133	\$123	\$117	\$112	\$102	\$95	\$82
31	\$136	\$126	\$120	\$115	\$104	\$97	\$84
32	\$140	\$129	\$123	\$118	\$107	\$100	\$86
33	\$147	\$136	\$130	\$124	\$113	\$105	\$91
34	\$155	\$143	\$137	\$131	\$118	\$110	\$95
35	\$163	\$150	\$144	\$137	\$125	\$116	\$100
36	\$171	\$158	\$151	\$144	\$131	\$122	\$106
37	\$180	\$166	\$159	\$152	\$138	\$129	\$111
38	\$185	\$170	\$163	\$156	\$142	\$132	\$114
39	\$190	\$175	\$167	\$160	\$145	\$135	\$117
40	\$195	\$179	\$172	\$164	\$149	\$139	\$120
41	\$200	\$184	\$176	\$168	\$153	\$142	\$123
42	\$205	\$189	\$181	\$173	\$157	\$146	\$126
43	\$210	\$193	\$185	\$177	\$161	\$150	\$129
44	\$215	\$198	\$190	\$181	\$164	\$153	\$132
45	\$220	\$203	\$194	\$186	\$168	\$157	\$136
46	\$225	\$208	\$199	\$190	\$172	\$161	\$139
47	\$231	\$213	\$203	\$195	\$177	\$164	\$142
48	\$244	\$225	\$215	\$206	\$187	\$174	\$150
49	\$258	\$237	\$227	\$217	\$197	\$184	\$159
50	\$272	\$251	\$240	\$230	\$208	\$194	\$168
51	\$288	\$265	\$254	\$243	\$220	\$205	\$177
52	\$304	\$280	\$268	\$257	\$233	\$217	\$187
53	\$312	\$288	\$275	\$263	\$239	\$223	\$192
54	\$320	\$295	\$283	\$270	\$245	\$229	\$198
55	\$329	\$303	\$290	\$277	\$252	\$235	\$203
56	\$338	\$311	\$298	\$285	\$258	\$241	\$208
57	\$346	\$319	\$306	\$292	\$265	\$247	\$214
58	\$371	\$342	\$327	\$313	\$284	\$265	\$229
59	\$397	\$366	\$350	\$335	\$304	\$283	\$245
60	\$425	\$392	\$375	\$359	\$326	\$303	\$262
61	\$455	\$420	\$402	\$384	\$349	\$325	\$281
62	\$487	\$449	\$430	\$411	\$373	\$348	\$301
63	\$487	\$449	\$430	\$411	\$373	\$348	\$301
64	\$487	\$449	\$430	\$411	\$373	\$348	\$301
65+	\$487	\$449	\$430	\$411	\$373	\$348	\$301

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 1500 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$330	\$304	\$291	\$278	\$252	\$235	\$203
1	\$264	\$244	\$233	\$223	\$202	\$189	\$163
2	\$189	\$174	\$167	\$159	\$145	\$135	\$116
3	\$135	\$125	\$119	\$114	\$103	\$96	\$83
4	\$131	\$121	\$116	\$111	\$101	\$94	\$81
5	\$128	\$118	\$113	\$108	\$98	\$91	\$79
6	\$124	\$114	\$110	\$105	\$95	\$88	\$76
7	\$121	\$111	\$106	\$102	\$92	\$86	\$74
8	\$117	\$108	\$103	\$99	\$90	\$84	\$72
9	\$114	\$105	\$101	\$96	\$87	\$81	\$70
10	\$111	\$102	\$98	\$93	\$85	\$79	\$68
11	\$108	\$99	\$95	\$91	\$82	\$77	\$66
12	\$105	\$96	\$92	\$88	\$80	\$75	\$64
13	\$105	\$97	\$93	\$89	\$80	\$75	\$65
14	\$106	\$97	\$93	\$89	\$81	\$75	\$65
15	\$106	\$98	\$94	\$89	\$81	\$76	\$65
16	\$107	\$98	\$94	\$90	\$82	\$76	\$66
17	\$107	\$99	\$94	\$90	\$82	\$76	\$66
18	\$108	\$99	\$95	\$91	\$82	\$77	\$66
19	\$108	\$100	\$95	\$91	\$83	\$77	\$66
20	\$108	\$100	\$96	\$91	\$83	\$77	\$67
21	\$109	\$100	\$96	\$92	\$83	\$78	\$67
22	\$109	\$101	\$97	\$92	\$84	\$78	\$67
23	\$110	\$101	\$97	\$93	\$84	\$78	\$68
24	\$110	\$102	\$97	\$93	\$84	\$79	\$68
25	\$112	\$103	\$99	\$95	\$86	\$80	\$69
26	\$114	\$105	\$101	\$96	\$87	\$81	\$70
27	\$116	\$107	\$102	\$98	\$89	\$83	\$71
28	\$118	\$109	\$104	\$99	\$90	\$84	\$72
29	\$120	\$110	\$106	\$101	\$92	\$85	\$74
30	\$122	\$112	\$107	\$103	\$93	\$87	\$75
31	\$124	\$114	\$109	\$104	\$94	\$88	\$76
32	\$126	\$116	\$111	\$106	\$96	\$89	\$77
33	\$131	\$121	\$115	\$110	\$100	\$93	\$81
34	\$136	\$126	\$120	\$115	\$104	\$97	\$84
35	\$142	\$131	\$125	\$120	\$109	\$101	\$88
36	\$148	\$137	\$131	\$125	\$113	\$106	\$91
37	\$155	\$142	\$136	\$130	\$118	\$110	\$95
38	\$159	\$146	\$140	\$134	\$121	\$113	\$98
39	\$163	\$150	\$144	\$137	\$125	\$116	\$100
40	\$167	\$154	\$147	\$141	\$128	\$119	\$103
41	\$171	\$158	\$151	\$144	\$131	\$122	\$105
42	\$176	\$162	\$155	\$148	\$134	\$125	\$108
43	\$180	\$166	\$159	\$152	\$138	\$128	\$111
44	\$184	\$170	\$163	\$155	\$141	\$131	\$113
45	\$189	\$174	\$166	\$159	\$144	\$135	\$116
46	\$193	\$178	\$170	\$163	\$148	\$138	\$119
47	\$198	\$182	\$175	\$167	\$151	\$141	\$122
48	\$209	\$193	\$184	\$176	\$160	\$149	\$129
49	\$221	\$204	\$195	\$186	\$169	\$158	\$136
50	\$234	\$215	\$206	\$197	\$179	\$167	\$144
51	\$247	\$228	\$218	\$208	\$189	\$176	\$152
52	\$261	\$240	\$230	\$220	\$200	\$186	\$161
53	\$268	\$247	\$236	\$226	\$205	\$191	\$165
54	\$275	\$253	\$243	\$232	\$210	\$196	\$169
55	\$282	\$260	\$249	\$238	\$216	\$201	\$174
56	\$290	\$267	\$256	\$244	\$222	\$207	\$178
57	\$297	\$274	\$262	\$251	\$228	\$212	\$183
58	\$323	\$298	\$285	\$273	\$248	\$231	\$199
59	\$352	\$324	\$310	\$297	\$269	\$251	\$217
60	\$383	\$353	\$338	\$323	\$293	\$273	\$236
61	\$416	\$384	\$367	\$351	\$319	\$297	\$257
62	\$453	\$417	\$400	\$382	\$347	\$323	\$279
63	\$453	\$417	\$400	\$382	\$347	\$323	\$279
64	\$453	\$417	\$400	\$382	\$347	\$323	\$279
65+	\$453	\$417	\$400	\$382	\$347	\$323	\$279

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 750 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$499	\$460	\$441	\$421	\$382	\$356	\$308
1	\$400	\$369	\$353	\$338	\$307	\$286	\$247
2	\$287	\$264	\$253	\$242	\$219	\$204	\$177
3	\$205	\$189	\$181	\$173	\$157	\$146	\$126
4	\$199	\$184	\$176	\$168	\$153	\$142	\$123
5	\$194	\$179	\$171	\$163	\$148	\$138	\$119
6	\$188	\$174	\$166	\$159	\$144	\$134	\$116
7	\$183	\$169	\$161	\$154	\$140	\$131	\$113
8	\$178	\$164	\$157	\$150	\$136	\$127	\$110
9	\$173	\$159	\$153	\$146	\$132	\$123	\$106
10	\$168	\$155	\$148	\$142	\$129	\$120	\$104
11	\$163	\$151	\$144	\$138	\$125	\$116	\$101
12	\$159	\$146	\$140	\$134	\$121	\$113	\$98
13	\$160	\$147	\$141	\$135	\$122	\$114	\$99
14	\$161	\$149	\$142	\$136	\$123	\$115	\$99
15	\$162	\$150	\$143	\$137	\$124	\$116	\$100
16	\$164	\$151	\$144	\$138	\$125	\$117	\$101
17	\$165	\$152	\$146	\$139	\$126	\$118	\$102
18	\$166	\$153	\$147	\$140	\$127	\$119	\$102
19	\$167	\$154	\$148	\$141	\$128	\$119	\$103
20	\$169	\$156	\$149	\$142	\$129	\$120	\$104
21	\$170	\$157	\$150	\$143	\$130	\$121	\$105
22	\$171	\$158	\$151	\$145	\$131	\$122	\$106
23	\$173	\$159	\$152	\$146	\$132	\$123	\$106
24	\$174	\$160	\$153	\$147	\$133	\$124	\$107
25	\$178	\$164	\$157	\$150	\$136	\$127	\$110
26	\$183	\$168	\$161	\$154	\$140	\$130	\$113
27	\$187	\$173	\$165	\$158	\$143	\$134	\$115
28	\$192	\$177	\$169	\$162	\$147	\$137	\$118
29	\$197	\$181	\$174	\$166	\$151	\$140	\$121
30	\$202	\$186	\$178	\$170	\$154	\$144	\$124
31	\$207	\$191	\$182	\$174	\$158	\$148	\$127
32	\$212	\$195	\$187	\$179	\$162	\$151	\$131
33	\$223	\$206	\$197	\$188	\$171	\$159	\$137
34	\$235	\$216	\$207	\$198	\$180	\$167	\$145
35	\$247	\$228	\$218	\$208	\$189	\$176	\$152
36	\$260	\$239	\$229	\$219	\$199	\$185	\$160
37	\$273	\$252	\$241	\$231	\$209	\$195	\$168
38	\$280	\$258	\$247	\$236	\$215	\$200	\$173
39	\$288	\$265	\$254	\$243	\$220	\$205	\$177
40	\$295	\$272	\$260	\$249	\$226	\$211	\$182
41	\$303	\$279	\$267	\$255	\$232	\$216	\$187
42	\$311	\$286	\$274	\$262	\$238	\$222	\$191
43	\$318	\$293	\$281	\$268	\$243	\$227	\$196
44	\$326	\$300	\$287	\$275	\$249	\$232	\$201
45	\$333	\$307	\$294	\$281	\$255	\$238	\$206
46	\$341	\$315	\$301	\$288	\$261	\$244	\$210
47	\$350	\$322	\$308	\$295	\$268	\$249	\$215
48	\$369	\$341	\$326	\$312	\$283	\$264	\$228
49	\$390	\$360	\$345	\$329	\$299	\$279	\$241
50	\$413	\$380	\$364	\$348	\$316	\$294	\$254
51	\$436	\$402	\$385	\$368	\$334	\$311	\$269
52	\$461	\$425	\$407	\$389	\$353	\$329	\$284
53	\$473	\$436	\$417	\$399	\$362	\$338	\$292
54	\$486	\$448	\$428	\$410	\$372	\$347	\$299
55	\$498	\$459	\$440	\$421	\$382	\$356	\$307
56	\$512	\$472	\$451	\$432	\$392	\$365	\$315
57	\$525	\$484	\$463	\$443	\$402	\$375	\$324
58	\$562	\$518	\$496	\$474	\$430	\$401	\$347
59	\$602	\$555	\$531	\$508	\$461	\$429	\$371
60	\$644	\$594	\$569	\$544	\$493	\$460	\$397
61	\$690	\$636	\$609	\$582	\$528	\$492	\$425
62	\$738	\$681	\$652	\$623	\$565	\$527	\$455
63	\$738	\$681	\$652	\$623	\$565	\$527	\$455
64	\$738	\$681	\$652	\$623	\$565	\$527	\$455
65+	\$738	\$681	\$652	\$623	\$565	\$527	\$455

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

CoreGuard 750 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$499	\$460	\$441	\$421	\$382	\$356	\$308
1	\$400	\$369	\$353	\$338	\$307	\$286	\$247
2	\$287	\$264	\$253	\$242	\$219	\$204	\$177
3	\$205	\$189	\$181	\$173	\$157	\$146	\$126
4	\$199	\$184	\$176	\$168	\$153	\$142	\$123
5	\$194	\$179	\$171	\$163	\$148	\$138	\$119
6	\$188	\$174	\$166	\$159	\$144	\$134	\$116
7	\$183	\$169	\$161	\$154	\$140	\$131	\$113
8	\$178	\$164	\$157	\$150	\$136	\$127	\$110
9	\$173	\$159	\$153	\$146	\$132	\$123	\$106
10	\$168	\$155	\$148	\$142	\$129	\$120	\$104
11	\$163	\$151	\$144	\$138	\$125	\$116	\$101
12	\$159	\$146	\$140	\$134	\$121	\$113	\$98
13	\$159	\$147	\$141	\$135	\$122	\$114	\$98
14	\$160	\$148	\$141	\$135	\$123	\$114	\$99
15	\$161	\$148	\$142	\$136	\$123	\$115	\$99
16	\$162	\$149	\$143	\$136	\$124	\$115	\$100
17	\$162	\$150	\$143	\$137	\$124	\$116	\$100
18	\$163	\$150	\$144	\$138	\$125	\$116	\$100
19	\$164	\$151	\$145	\$138	\$125	\$117	\$101
20	\$165	\$152	\$145	\$139	\$126	\$117	\$101
21	\$165	\$152	\$146	\$139	\$127	\$118	\$102
22	\$166	\$153	\$147	\$140	\$127	\$118	\$102
23	\$167	\$154	\$147	\$141	\$128	\$119	\$103
24	\$168	\$154	\$148	\$141	\$128	\$119	\$103
25	\$170	\$157	\$150	\$144	\$130	\$121	\$105
26	\$173	\$159	\$153	\$146	\$132	\$123	\$107
27	\$176	\$162	\$155	\$148	\$135	\$125	\$108
28	\$179	\$165	\$158	\$151	\$137	\$127	\$110
29	\$181	\$167	\$160	\$153	\$139	\$129	\$112
30	\$184	\$170	\$163	\$156	\$141	\$131	\$114
31	\$187	\$173	\$165	\$158	\$143	\$134	\$115
32	\$190	\$175	\$168	\$161	\$146	\$136	\$117
33	\$198	\$183	\$175	\$167	\$152	\$142	\$122
34	\$207	\$191	\$183	\$174	\$158	\$148	\$127
35	\$216	\$199	\$190	\$182	\$165	\$154	\$133
36	\$225	\$207	\$198	\$190	\$172	\$160	\$139
37	\$234	\$216	\$207	\$198	\$179	\$167	\$144
38	\$240	\$222	\$212	\$203	\$184	\$172	\$148
39	\$247	\$227	\$218	\$208	\$189	\$176	\$152
40	\$253	\$233	\$223	\$214	\$194	\$181	\$156
41	\$260	\$239	\$229	\$219	\$199	\$185	\$160
42	\$266	\$246	\$235	\$225	\$204	\$190	\$164
43	\$273	\$251	\$241	\$230	\$209	\$195	\$168
44	\$279	\$257	\$246	\$236	\$214	\$199	\$172
45	\$286	\$264	\$252	\$241	\$219	\$204	\$176
46	\$293	\$270	\$258	\$247	\$224	\$209	\$180
47	\$300	\$276	\$265	\$253	\$230	\$214	\$185
48	\$317	\$292	\$280	\$267	\$243	\$226	\$195
49	\$335	\$309	\$296	\$283	\$256	\$239	\$206
50	\$354	\$326	\$312	\$299	\$271	\$253	\$218
51	\$374	\$345	\$330	\$316	\$286	\$267	\$231
52	\$395	\$364	\$349	\$334	\$303	\$282	\$244
53	\$406	\$374	\$358	\$342	\$311	\$290	\$250
54	\$417	\$384	\$368	\$351	\$319	\$297	\$257
55	\$428	\$394	\$377	\$361	\$327	\$305	\$264
56	\$439	\$405	\$387	\$370	\$336	\$313	\$271
57	\$450	\$415	\$397	\$380	\$345	\$321	\$278
58	\$490	\$452	\$432	\$413	\$375	\$350	\$302
59	\$533	\$491	\$470	\$450	\$408	\$380	\$329
60	\$580	\$534	\$512	\$489	\$444	\$414	\$358
61	\$631	\$581	\$557	\$532	\$483	\$450	\$389
62	\$686	\$632	\$605	\$579	\$525	\$490	\$423
63	\$686	\$632	\$605	\$579	\$525	\$490	\$423
64	\$686	\$632	\$605	\$579	\$525	\$490	\$423
65+	\$686	\$632	\$605	\$579	\$525	\$490	\$423

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

ClearProtection 5000 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$204	\$188	\$180	\$172	\$156	\$145	\$126
1	\$163	\$151	\$144	\$138	\$125	\$116	\$101
2	\$117	\$108	\$103	\$99	\$89	\$83	\$72
3	\$84	\$77	\$74	\$70	\$64	\$59	\$51
4	\$81	\$75	\$72	\$68	\$62	\$58	\$50
5	\$79	\$73	\$70	\$66	\$60	\$56	\$48
6	\$77	\$71	\$68	\$65	\$59	\$55	\$47
7	\$75	\$69	\$66	\$63	\$57	\$53	\$46
8	\$72	\$67	\$64	\$61	\$55	\$52	\$44
9	\$70	\$65	\$62	\$59	\$54	\$50	\$43
10	\$68	\$63	\$60	\$58	\$52	\$49	\$42
11	\$66	\$61	\$59	\$56	\$51	\$47	\$41
12	\$65	\$60	\$57	\$54	\$49	\$46	\$40
13	\$65	\$60	\$57	\$55	\$50	\$46	\$40
14	\$66	\$60	\$58	\$55	\$50	\$47	\$40
15	\$66	\$61	\$58	\$56	\$51	\$47	\$41
16	\$67	\$61	\$59	\$56	\$51	\$47	\$41
17	\$67	\$62	\$59	\$57	\$51	\$48	\$41
18	\$68	\$62	\$60	\$57	\$52	\$48	\$42
19	\$68	\$63	\$60	\$57	\$52	\$49	\$42
20	\$69	\$63	\$61	\$58	\$52	\$49	\$42
21	\$69	\$64	\$61	\$58	\$53	\$49	\$43
22	\$70	\$64	\$61	\$59	\$53	\$50	\$43
23	\$70	\$65	\$62	\$59	\$54	\$50	\$43
24	\$71	\$65	\$62	\$60	\$54	\$50	\$43
25	\$73	\$67	\$64	\$61	\$55	\$52	\$45
26	\$74	\$69	\$66	\$63	\$57	\$53	\$46
27	\$76	\$70	\$67	\$64	\$58	\$54	\$47
28	\$78	\$72	\$69	\$66	\$60	\$56	\$48
29	\$80	\$74	\$71	\$68	\$61	\$57	\$49
30	\$82	\$76	\$72	\$69	\$63	\$59	\$51
31	\$84	\$78	\$74	\$71	\$64	\$60	\$52
32	\$86	\$80	\$76	\$73	\$66	\$61	\$53
33	\$91	\$84	\$80	\$77	\$69	\$65	\$56
34	\$96	\$88	\$84	\$81	\$73	\$68	\$59
35	\$101	\$93	\$89	\$85	\$77	\$72	\$62
36	\$106	\$98	\$93	\$89	\$81	\$75	\$65
37	\$111	\$103	\$98	\$94	\$85	\$79	\$69
38	\$114	\$105	\$101	\$96	\$87	\$81	\$70
39	\$117	\$108	\$103	\$99	\$90	\$84	\$72
40	\$120	\$111	\$106	\$101	\$92	\$86	\$74
41	\$123	\$114	\$109	\$104	\$94	\$88	\$76
42	\$127	\$117	\$112	\$107	\$97	\$90	\$78
43	\$130	\$120	\$114	\$109	\$99	\$92	\$80
44	\$133	\$122	\$117	\$112	\$102	\$95	\$82
45	\$136	\$125	\$120	\$115	\$104	\$97	\$84
46	\$139	\$128	\$123	\$117	\$107	\$99	\$86
47	\$143	\$131	\$126	\$120	\$109	\$102	\$88
48	\$151	\$139	\$133	\$127	\$115	\$107	\$93
49	\$159	\$147	\$141	\$134	\$122	\$114	\$98
50	\$168	\$155	\$149	\$142	\$129	\$120	\$104
51	\$178	\$164	\$157	\$150	\$136	\$127	\$110
52	\$188	\$173	\$166	\$159	\$144	\$134	\$116
53	\$193	\$178	\$170	\$163	\$148	\$138	\$119
54	\$198	\$183	\$175	\$167	\$152	\$141	\$122
55	\$203	\$187	\$179	\$172	\$156	\$145	\$125
56	\$209	\$192	\$184	\$176	\$160	\$149	\$129
57	\$214	\$198	\$189	\$181	\$164	\$153	\$132
58	\$229	\$212	\$202	\$194	\$176	\$164	\$141
59	\$246	\$226	\$217	\$207	\$188	\$175	\$151
60	\$263	\$242	\$232	\$222	\$201	\$188	\$162
61	\$282	\$260	\$248	\$238	\$216	\$201	\$174
62	\$302	\$278	\$266	\$254	\$231	\$215	\$186
63	\$302	\$278	\$266	\$254	\$231	\$215	\$186
64	\$302	\$278	\$266	\$254	\$231	\$215	\$186
65+	\$302	\$278	\$266	\$254	\$231	\$215	\$186

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

ClearProtection 5000 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$204	\$188	\$180	\$172	\$156	\$145	\$126
1	\$163	\$151	\$144	\$138	\$125	\$116	\$101
2	\$117	\$108	\$103	\$99	\$89	\$83	\$72
3	\$84	\$77	\$74	\$70	\$64	\$59	\$51
4	\$81	\$75	\$72	\$68	\$62	\$58	\$50
5	\$79	\$73	\$70	\$66	\$60	\$56	\$48
6	\$77	\$71	\$68	\$65	\$59	\$55	\$47
7	\$75	\$69	\$66	\$63	\$57	\$53	\$46
8	\$72	\$67	\$64	\$61	\$55	\$52	\$44
9	\$70	\$65	\$62	\$59	\$54	\$50	\$43
10	\$68	\$63	\$60	\$58	\$52	\$49	\$42
11	\$66	\$61	\$59	\$56	\$51	\$47	\$41
12	\$65	\$60	\$57	\$54	\$49	\$46	\$40
13	\$65	\$60	\$57	\$55	\$50	\$46	\$40
14	\$65	\$60	\$57	\$55	\$50	\$46	\$40
15	\$65	\$60	\$58	\$55	\$50	\$47	\$40
16	\$66	\$61	\$58	\$55	\$50	\$47	\$40
17	\$66	\$61	\$58	\$56	\$50	\$47	\$41
18	\$66	\$61	\$59	\$56	\$51	\$47	\$41
19	\$67	\$61	\$59	\$56	\$51	\$47	\$41
20	\$67	\$62	\$59	\$56	\$51	\$48	\$41
21	\$67	\$62	\$59	\$57	\$51	\$48	\$41
22	\$68	\$62	\$60	\$57	\$52	\$48	\$42
23	\$68	\$63	\$60	\$57	\$52	\$48	\$42
24	\$68	\$63	\$60	\$57	\$52	\$49	\$42
25	\$69	\$64	\$61	\$58	\$53	\$49	\$43
26	\$70	\$65	\$62	\$59	\$54	\$50	\$43
27	\$72	\$66	\$63	\$60	\$55	\$51	\$44
28	\$73	\$67	\$64	\$61	\$56	\$52	\$45
29	\$74	\$68	\$65	\$62	\$56	\$53	\$45
30	\$75	\$69	\$66	\$63	\$57	\$53	\$46
31	\$76	\$70	\$67	\$64	\$58	\$54	\$47
32	\$77	\$71	\$68	\$65	\$59	\$55	\$48
33	\$81	\$74	\$71	\$68	\$62	\$58	\$50
34	\$84	\$78	\$74	\$71	\$64	\$60	\$52
35	\$88	\$81	\$77	\$74	\$67	\$63	\$54
36	\$92	\$84	\$81	\$77	\$70	\$65	\$56
37	\$95	\$88	\$84	\$81	\$73	\$68	\$59
38	\$98	\$90	\$86	\$83	\$75	\$70	\$60
39	\$101	\$93	\$89	\$85	\$77	\$72	\$62
40	\$103	\$95	\$91	\$87	\$79	\$73	\$63
41	\$106	\$98	\$93	\$89	\$81	\$75	\$65
42	\$109	\$100	\$96	\$92	\$83	\$77	\$67
43	\$111	\$102	\$98	\$94	\$85	\$79	\$68
44	\$114	\$105	\$100	\$96	\$87	\$81	\$70
45	\$117	\$107	\$103	\$98	\$89	\$83	\$72
46	\$119	\$110	\$105	\$101	\$91	\$85	\$73
47	\$122	\$113	\$108	\$103	\$94	\$87	\$75
48	\$129	\$119	\$114	\$109	\$99	\$92	\$80
49	\$137	\$126	\$120	\$115	\$105	\$97	\$84
50	\$144	\$133	\$127	\$122	\$110	\$103	\$89
51	\$153	\$141	\$135	\$129	\$117	\$109	\$94
52	\$161	\$149	\$142	\$136	\$123	\$115	\$99
53	\$166	\$153	\$146	\$140	\$127	\$118	\$102
54	\$170	\$157	\$150	\$143	\$130	\$121	\$105
55	\$174	\$161	\$154	\$147	\$133	\$124	\$107
56	\$179	\$165	\$158	\$151	\$137	\$128	\$110
57	\$184	\$169	\$162	\$155	\$141	\$131	\$113
58	\$200	\$184	\$176	\$169	\$153	\$143	\$123
59	\$218	\$201	\$192	\$184	\$167	\$155	\$134
60	\$237	\$218	\$209	\$200	\$181	\$169	\$146
61	\$257	\$237	\$227	\$217	\$197	\$184	\$159
62	\$280	\$258	\$247	\$236	\$214	\$200	\$173
63	\$280	\$258	\$247	\$236	\$214	\$200	\$173
64	\$280	\$258	\$247	\$236	\$214	\$200	\$173
65+	\$280	\$258	\$247	\$236	\$214	\$200	\$173

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

ClearProtection 3300 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$254	\$234	\$224	\$214	\$194	\$181	\$156
1	\$203	\$188	\$179	\$172	\$156	\$145	\$125
2	\$145	\$134	\$128	\$123	\$111	\$104	\$90
3	\$104	\$96	\$92	\$88	\$80	\$74	\$64
4	\$101	\$93	\$89	\$85	\$77	\$72	\$62
5	\$98	\$91	\$87	\$83	\$75	\$70	\$60
6	\$96	\$88	\$84	\$81	\$73	\$68	\$59
7	\$93	\$86	\$82	\$78	\$71	\$66	\$57
8	\$90	\$83	\$80	\$76	\$69	\$64	\$55
9	\$88	\$81	\$77	\$74	\$67	\$62	\$54
10	\$85	\$79	\$75	\$72	\$65	\$61	\$52
11	\$83	\$76	\$73	\$70	\$63	\$59	\$51
12	\$80	\$74	\$71	\$68	\$62	\$57	\$49
13	\$81	\$75	\$72	\$68	\$62	\$58	\$50
14	\$82	\$75	\$72	\$69	\$62	\$58	\$50
15	\$82	\$76	\$73	\$69	\$63	\$59	\$51
16	\$83	\$76	\$73	\$70	\$63	\$59	\$51
17	\$84	\$77	\$74	\$71	\$64	\$60	\$51
18	\$84	\$78	\$74	\$71	\$64	\$60	\$52
19	\$85	\$78	\$75	\$72	\$65	\$60	\$52
20	\$86	\$79	\$75	\$72	\$65	\$61	\$53
21	\$86	\$79	\$76	\$73	\$66	\$61	\$53
22	\$87	\$80	\$77	\$73	\$66	\$62	\$53
23	\$88	\$81	\$77	\$74	\$67	\$62	\$54
24	\$88	\$81	\$78	\$74	\$67	\$63	\$54
25	\$90	\$83	\$80	\$76	\$69	\$64	\$56
26	\$93	\$85	\$82	\$78	\$71	\$66	\$57
27	\$95	\$88	\$84	\$80	\$73	\$68	\$58
28	\$97	\$90	\$86	\$82	\$74	\$69	\$60
29	\$100	\$92	\$88	\$84	\$76	\$71	\$61
30	\$102	\$94	\$90	\$86	\$78	\$73	\$63
31	\$105	\$97	\$93	\$88	\$80	\$75	\$65
32	\$108	\$99	\$95	\$91	\$82	\$77	\$66
33	\$113	\$104	\$100	\$95	\$87	\$81	\$70
34	\$119	\$110	\$105	\$100	\$91	\$85	\$73
35	\$125	\$115	\$111	\$106	\$96	\$89	\$77
36	\$132	\$121	\$116	\$111	\$101	\$94	\$81
37	\$139	\$128	\$122	\$117	\$106	\$99	\$85
38	\$142	\$131	\$126	\$120	\$109	\$101	\$88
39	\$146	\$135	\$129	\$123	\$112	\$104	\$90
40	\$150	\$138	\$132	\$126	\$115	\$107	\$92
41	\$154	\$142	\$136	\$130	\$118	\$110	\$95
42	\$158	\$145	\$139	\$133	\$121	\$112	\$97
43	\$161	\$149	\$142	\$136	\$124	\$115	\$99
44	\$165	\$152	\$146	\$139	\$127	\$118	\$102
45	\$169	\$156	\$149	\$143	\$130	\$121	\$104
46	\$173	\$160	\$153	\$146	\$133	\$124	\$107
47	\$178	\$164	\$157	\$150	\$136	\$127	\$109
48	\$188	\$173	\$166	\$158	\$144	\$134	\$116
49	\$198	\$183	\$175	\$167	\$152	\$141	\$122
50	\$210	\$193	\$185	\$177	\$160	\$150	\$129
51	\$222	\$204	\$195	\$187	\$170	\$158	\$137
52	\$234	\$216	\$207	\$198	\$179	\$167	\$144
53	\$240	\$222	\$212	\$203	\$184	\$171	\$148
54	\$247	\$227	\$218	\$208	\$189	\$176	\$152
55	\$253	\$233	\$223	\$214	\$194	\$181	\$156
56	\$260	\$240	\$229	\$219	\$199	\$185	\$160
57	\$267	\$246	\$235	\$225	\$204	\$190	\$164
58	\$286	\$263	\$252	\$241	\$219	\$204	\$176
59	\$306	\$282	\$270	\$258	\$234	\$218	\$188
60	\$327	\$302	\$289	\$276	\$251	\$234	\$202
61	\$351	\$323	\$309	\$296	\$268	\$250	\$216
62	\$375	\$346	\$331	\$317	\$287	\$268	\$231
63	\$375	\$346	\$331	\$317	\$287	\$268	\$231
64	\$375	\$346	\$331	\$317	\$287	\$268	\$231
65+	\$375	\$346	\$331	\$317	\$287	\$268	\$231

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

ClearProtection 3300 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$254	\$234	\$224	\$214	\$194	\$181	\$156
1	\$203	\$188	\$179	\$172	\$156	\$145	\$125
2	\$145	\$134	\$128	\$123	\$111	\$104	\$90
3	\$104	\$96	\$92	\$88	\$80	\$74	\$64
4	\$101	\$93	\$89	\$85	\$77	\$72	\$62
5	\$98	\$91	\$87	\$83	\$75	\$70	\$60
6	\$96	\$88	\$84	\$81	\$73	\$68	\$59
7	\$93	\$86	\$82	\$78	\$71	\$66	\$57
8	\$90	\$83	\$80	\$76	\$69	\$64	\$55
9	\$88	\$81	\$77	\$74	\$67	\$62	\$54
10	\$85	\$79	\$75	\$72	\$65	\$61	\$52
11	\$83	\$76	\$73	\$70	\$63	\$59	\$51
12	\$80	\$74	\$71	\$68	\$62	\$57	\$49
13	\$81	\$75	\$71	\$68	\$62	\$58	\$50
14	\$81	\$75	\$72	\$68	\$62	\$58	\$50
15	\$82	\$75	\$72	\$69	\$62	\$58	\$50
16	\$82	\$76	\$72	\$69	\$63	\$58	\$50
17	\$82	\$76	\$73	\$69	\$63	\$59	\$51
18	\$83	\$76	\$73	\$70	\$63	\$59	\$51
19	\$83	\$77	\$73	\$70	\$64	\$59	\$51
20	\$83	\$77	\$74	\$70	\$64	\$59	\$51
21	\$84	\$77	\$74	\$71	\$64	\$60	\$52
22	\$84	\$78	\$74	\$71	\$64	\$60	\$52
23	\$85	\$78	\$75	\$71	\$65	\$60	\$52
24	\$85	\$78	\$75	\$72	\$65	\$61	\$52
25	\$86	\$80	\$76	\$73	\$66	\$62	\$53
26	\$88	\$81	\$77	\$74	\$67	\$62	\$54
27	\$89	\$82	\$79	\$75	\$68	\$64	\$55
28	\$91	\$83	\$80	\$76	\$69	\$65	\$56
29	\$92	\$85	\$81	\$78	\$70	\$66	\$57
30	\$94	\$86	\$82	\$79	\$72	\$67	\$58
31	\$95	\$88	\$84	\$80	\$73	\$68	\$58
32	\$97	\$89	\$85	\$81	\$74	\$69	\$59
33	\$101	\$93	\$89	\$85	\$77	\$72	\$62
34	\$105	\$97	\$93	\$88	\$80	\$75	\$65
35	\$109	\$101	\$97	\$92	\$84	\$78	\$67
36	\$114	\$105	\$101	\$96	\$87	\$81	\$70
37	\$119	\$110	\$105	\$100	\$91	\$85	\$73
38	\$122	\$112	\$108	\$103	\$93	\$87	\$75
39	\$125	\$115	\$110	\$106	\$96	\$89	\$77
40	\$128	\$118	\$113	\$108	\$98	\$92	\$79
41	\$132	\$121	\$116	\$111	\$101	\$94	\$81
42	\$135	\$125	\$119	\$114	\$103	\$96	\$83
43	\$138	\$128	\$122	\$117	\$106	\$99	\$85
44	\$142	\$131	\$125	\$120	\$108	\$101	\$87
45	\$145	\$134	\$128	\$122	\$111	\$104	\$89
46	\$149	\$137	\$131	\$125	\$114	\$106	\$92
47	\$152	\$140	\$134	\$128	\$116	\$109	\$94
48	\$161	\$148	\$142	\$136	\$123	\$115	\$99
49	\$170	\$157	\$150	\$143	\$130	\$121	\$105
50	\$180	\$166	\$159	\$152	\$138	\$128	\$111
51	\$190	\$175	\$168	\$160	\$145	\$136	\$117
52	\$201	\$185	\$177	\$169	\$154	\$143	\$124
53	\$206	\$190	\$182	\$174	\$158	\$147	\$127
54	\$212	\$195	\$187	\$178	\$162	\$151	\$130
55	\$217	\$200	\$192	\$183	\$166	\$155	\$134
56	\$223	\$205	\$197	\$188	\$171	\$159	\$137
57	\$229	\$211	\$202	\$193	\$175	\$163	\$141
58	\$249	\$229	\$220	\$210	\$191	\$178	\$153
59	\$271	\$250	\$239	\$228	\$207	\$193	\$167
60	\$295	\$272	\$260	\$249	\$226	\$210	\$182
61	\$320	\$295	\$283	\$270	\$245	\$229	\$198
62	\$349	\$321	\$308	\$294	\$267	\$249	\$215
63	\$349	\$321	\$308	\$294	\$267	\$249	\$215
64	\$349	\$321	\$308	\$294	\$267	\$249	\$215
65+	\$349	\$321	\$308	\$294	\$267	\$249	\$215

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

ClearProtection 1000 Plus (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$334	\$308	\$295	\$282	\$256	\$238	\$206
1	\$268	\$247	\$236	\$226	\$205	\$191	\$165
2	\$192	\$177	\$169	\$162	\$147	\$137	\$118
3	\$137	\$126	\$121	\$116	\$105	\$98	\$84
4	\$133	\$123	\$118	\$112	\$102	\$95	\$82
5	\$130	\$119	\$114	\$109	\$99	\$92	\$80
6	\$126	\$116	\$111	\$106	\$96	\$90	\$77
7	\$122	\$113	\$108	\$103	\$94	\$87	\$75
8	\$119	\$110	\$105	\$100	\$91	\$85	\$73
9	\$116	\$107	\$102	\$97	\$88	\$82	\$71
10	\$112	\$104	\$99	\$95	\$86	\$80	\$69
11	\$109	\$101	\$96	\$92	\$84	\$78	\$67
12	\$106	\$98	\$94	\$89	\$81	\$76	\$65
13	\$107	\$99	\$94	\$90	\$82	\$76	\$66
14	\$108	\$99	\$95	\$91	\$82	\$77	\$66
15	\$109	\$100	\$96	\$92	\$83	\$77	\$67
16	\$109	\$101	\$97	\$92	\$84	\$78	\$67
17	\$110	\$102	\$97	\$93	\$84	\$79	\$68
18	\$111	\$102	\$98	\$94	\$85	\$79	\$68
19	\$112	\$103	\$99	\$94	\$86	\$80	\$69
20	\$113	\$104	\$99	\$95	\$86	\$80	\$69
21	\$114	\$105	\$100	\$96	\$87	\$81	\$70
22	\$115	\$106	\$101	\$97	\$88	\$82	\$70
23	\$115	\$106	\$102	\$97	\$88	\$82	\$71
24	\$116	\$107	\$103	\$98	\$89	\$83	\$72
25	\$119	\$110	\$105	\$101	\$91	\$85	\$73
26	\$122	\$113	\$108	\$103	\$93	\$87	\$75
27	\$125	\$115	\$110	\$106	\$96	\$89	\$77
28	\$128	\$118	\$113	\$108	\$98	\$92	\$79
29	\$132	\$121	\$116	\$111	\$101	\$94	\$81
30	\$135	\$124	\$119	\$114	\$103	\$96	\$83
31	\$138	\$127	\$122	\$117	\$106	\$99	\$85
32	\$142	\$131	\$125	\$120	\$108	\$101	\$87
33	\$149	\$137	\$132	\$126	\$114	\$106	\$92
34	\$157	\$145	\$138	\$132	\$120	\$112	\$97
35	\$165	\$152	\$146	\$139	\$126	\$118	\$102
36	\$174	\$160	\$153	\$147	\$133	\$124	\$107
37	\$183	\$168	\$161	\$154	\$140	\$130	\$113
38	\$187	\$173	\$165	\$158	\$143	\$134	\$115
39	\$192	\$177	\$170	\$162	\$147	\$137	\$119
40	\$197	\$182	\$174	\$166	\$151	\$141	\$122
41	\$202	\$187	\$179	\$171	\$155	\$144	\$125
42	\$208	\$192	\$183	\$175	\$159	\$148	\$128
43	\$213	\$196	\$188	\$179	\$163	\$152	\$131
44	\$218	\$201	\$192	\$184	\$167	\$155	\$134
45	\$223	\$206	\$197	\$188	\$171	\$159	\$137
46	\$228	\$211	\$201	\$193	\$175	\$163	\$141
47	\$234	\$216	\$206	\$197	\$179	\$167	\$144
48	\$247	\$228	\$218	\$208	\$189	\$176	\$152
49	\$261	\$241	\$230	\$220	\$200	\$186	\$161
50	\$276	\$254	\$244	\$233	\$211	\$197	\$170
51	\$292	\$269	\$257	\$246	\$223	\$208	\$180
52	\$308	\$284	\$272	\$260	\$236	\$220	\$190
53	\$317	\$292	\$279	\$267	\$242	\$226	\$195
54	\$325	\$300	\$287	\$274	\$249	\$232	\$200
55	\$333	\$307	\$294	\$281	\$255	\$238	\$206
56	\$342	\$316	\$302	\$289	\$262	\$244	\$211
57	\$351	\$324	\$310	\$296	\$269	\$251	\$217
58	\$376	\$347	\$332	\$317	\$288	\$268	\$232
59	\$403	\$371	\$355	\$340	\$308	\$287	\$248
60	\$431	\$397	\$380	\$364	\$330	\$308	\$266
61	\$462	\$426	\$407	\$389	\$353	\$329	\$285
62	\$494	\$456	\$436	\$417	\$378	\$353	\$305
63	\$494	\$456	\$436	\$417	\$378	\$353	\$305
64	\$494	\$456	\$436	\$417	\$378	\$353	\$305
65+	\$494	\$456	\$436	\$417	\$378	\$353	\$305

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

ClearProtection 1000 Plus (2+ members)

Rate Calculation: Add together the base rates for each member.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$334	\$308	\$295	\$282	\$256	\$238	\$206
1	\$268	\$247	\$236	\$226	\$205	\$191	\$165
2	\$192	\$177	\$169	\$162	\$147	\$137	\$118
3	\$137	\$126	\$121	\$116	\$105	\$98	\$84
4	\$133	\$123	\$118	\$112	\$102	\$95	\$82
5	\$130	\$119	\$114	\$109	\$99	\$92	\$80
6	\$126	\$116	\$111	\$106	\$96	\$90	\$77
7	\$122	\$113	\$108	\$103	\$94	\$87	\$75
8	\$119	\$110	\$105	\$100	\$91	\$85	\$73
9	\$116	\$107	\$102	\$97	\$88	\$82	\$71
10	\$112	\$104	\$99	\$95	\$86	\$80	\$69
11	\$109	\$101	\$96	\$92	\$84	\$78	\$67
12	\$106	\$98	\$94	\$89	\$81	\$76	\$65
13	\$107	\$98	\$94	\$90	\$82	\$76	\$66
14	\$107	\$99	\$94	\$90	\$82	\$76	\$66
15	\$108	\$99	\$95	\$91	\$82	\$77	\$66
16	\$108	\$100	\$95	\$91	\$83	\$77	\$66
17	\$109	\$100	\$96	\$92	\$83	\$77	\$67
18	\$109	\$100	\$96	\$92	\$83	\$78	\$67
19	\$110	\$101	\$97	\$92	\$84	\$78	\$67
20	\$110	\$101	\$97	\$93	\$84	\$78	\$68
21	\$111	\$102	\$97	\$93	\$85	\$79	\$68
22	\$111	\$102	\$98	\$94	\$85	\$79	\$68
23	\$112	\$103	\$98	\$94	\$85	\$79	\$69
24	\$112	\$103	\$99	\$94	\$86	\$80	\$69
25	\$114	\$105	\$100	\$96	\$87	\$81	\$70
26	\$116	\$107	\$102	\$98	\$88	\$82	\$71
27	\$118	\$108	\$104	\$99	\$90	\$84	\$72
28	\$119	\$110	\$105	\$101	\$91	\$85	\$73
29	\$121	\$112	\$107	\$102	\$93	\$86	\$75
30	\$123	\$114	\$109	\$104	\$94	\$88	\$76
31	\$125	\$115	\$110	\$106	\$96	\$89	\$77
32	\$127	\$117	\$112	\$107	\$97	\$91	\$78
33	\$133	\$122	\$117	\$112	\$102	\$95	\$82
34	\$138	\$127	\$122	\$117	\$106	\$99	\$85
35	\$144	\$133	\$127	\$122	\$110	\$103	\$89
36	\$150	\$139	\$133	\$127	\$115	\$107	\$93
37	\$157	\$144	\$138	\$132	\$120	\$112	\$97
38	\$161	\$148	\$142	\$136	\$123	\$115	\$99
39	\$165	\$152	\$146	\$139	\$126	\$118	\$102
40	\$169	\$156	\$149	\$143	\$130	\$121	\$104
41	\$174	\$160	\$153	\$146	\$133	\$124	\$107
42	\$178	\$164	\$157	\$150	\$136	\$127	\$110
43	\$182	\$168	\$161	\$154	\$140	\$130	\$112
44	\$187	\$172	\$165	\$158	\$143	\$133	\$115
45	\$191	\$176	\$169	\$161	\$146	\$136	\$118
46	\$196	\$181	\$173	\$165	\$150	\$140	\$121
47	\$201	\$185	\$177	\$169	\$153	\$143	\$124
48	\$212	\$195	\$187	\$179	\$162	\$151	\$131
49	\$224	\$207	\$198	\$189	\$171	\$160	\$138
50	\$237	\$218	\$209	\$200	\$181	\$169	\$146
51	\$250	\$231	\$221	\$211	\$192	\$179	\$154
52	\$265	\$244	\$233	\$223	\$202	\$189	\$163
53	\$272	\$250	\$240	\$229	\$208	\$194	\$167
54	\$279	\$257	\$246	\$235	\$213	\$199	\$172
55	\$286	\$264	\$252	\$241	\$219	\$204	\$176
56	\$294	\$271	\$259	\$248	\$225	\$209	\$181
57	\$301	\$278	\$266	\$254	\$231	\$215	\$186
58	\$328	\$302	\$289	\$277	\$251	\$234	\$202
59	\$357	\$329	\$315	\$301	\$273	\$254	\$220
60	\$388	\$358	\$342	\$327	\$297	\$277	\$239
61	\$422	\$389	\$372	\$356	\$323	\$301	\$260
62	\$459	\$423	\$405	\$387	\$351	\$328	\$283
63	\$459	\$423	\$405	\$387	\$351	\$328	\$283
64	\$459	\$423	\$405	\$387	\$351	\$328	\$283
65+	\$459	\$423	\$405	\$387	\$351	\$328	\$283

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

New Tonik 5000 (1 member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$364	\$338	\$322	\$309	\$282	\$264	\$231
1	\$295	\$274	\$261	\$251	\$229	\$215	\$188
2	\$215	\$201	\$191	\$184	\$168	\$158	\$139
3	\$158	\$148	\$140	\$136	\$125	\$117	\$104
4	\$154	\$144	\$137	\$132	\$121	\$114	\$102
5	\$150	\$141	\$133	\$129	\$119	\$111	\$99
6	\$146	\$137	\$130	\$126	\$116	\$109	\$97
7	\$143	\$134	\$127	\$123	\$113	\$106	\$95
8	\$139	\$130	\$124	\$120	\$110	\$104	\$92
9	\$136	\$127	\$120	\$117	\$107	\$101	\$90
10	\$132	\$124	\$118	\$114	\$105	\$99	\$88
11	\$129	\$121	\$115	\$111	\$102	\$96	\$86
12	\$126	\$118	\$112	\$108	\$100	\$94	\$84
13	\$127	\$119	\$113	\$109	\$100	\$95	\$85
14	\$128	\$120	\$113	\$110	\$101	\$95	\$85
15	\$128	\$121	\$114	\$111	\$102	\$96	\$86
16	\$129	\$121	\$115	\$111	\$102	\$96	\$86
17	\$130	\$122	\$116	\$112	\$103	\$97	\$87
18	\$131	\$123	\$116	\$113	\$104	\$98	\$87
19	\$132	\$124	\$117	\$114	\$104	\$98	\$88
20	\$133	\$125	\$118	\$114	\$105	\$99	\$89
21	\$134	\$125	\$119	\$115	\$106	\$100	\$89
22	\$135	\$126	\$120	\$116	\$107	\$100	\$90
23	\$136	\$127	\$120	\$117	\$107	\$101	\$90
24	\$136	\$128	\$121	\$117	\$108	\$102	\$91
25	\$140	\$131	\$124	\$120	\$110	\$104	\$93
26	\$143	\$134	\$127	\$123	\$113	\$106	\$95
27	\$146	\$137	\$129	\$125	\$115	\$108	\$97
28	\$149	\$140	\$132	\$128	\$118	\$111	\$99
29	\$152	\$143	\$135	\$131	\$120	\$113	\$101
30	\$156	\$146	\$138	\$134	\$123	\$115	\$103
31	\$159	\$149	\$141	\$137	\$126	\$118	\$105
32	\$163	\$152	\$145	\$140	\$128	\$121	\$107
33	\$171	\$160	\$151	\$146	\$134	\$126	\$112
34	\$179	\$167	\$159	\$153	\$140	\$132	\$117
35	\$187	\$175	\$166	\$160	\$147	\$138	\$122
36	\$196	\$183	\$174	\$168	\$154	\$144	\$128
37	\$206	\$192	\$182	\$176	\$161	\$151	\$134
38	\$211	\$197	\$187	\$180	\$165	\$155	\$137
39	\$216	\$201	\$191	\$184	\$169	\$158	\$140
40	\$221	\$206	\$196	\$189	\$173	\$162	\$143
41	\$226	\$211	\$201	\$193	\$177	\$166	\$146
42	\$232	\$216	\$205	\$198	\$181	\$170	\$150
43	\$237	\$221	\$210	\$202	\$185	\$173	\$153
44	\$242	\$226	\$215	\$207	\$189	\$177	\$156
45	\$248	\$231	\$220	\$212	\$193	\$181	\$160
46	\$254	\$236	\$224	\$216	\$198	\$185	\$163
47	\$259	\$241	\$229	\$221	\$202	\$189	\$166
48	\$273	\$254	\$242	\$233	\$213	\$199	\$175
49	\$288	\$267	\$255	\$245	\$224	\$210	\$184
50	\$303	\$282	\$268	\$258	\$236	\$221	\$194
51	\$320	\$297	\$283	\$272	\$248	\$232	\$204
52	\$337	\$313	\$298	\$287	\$262	\$245	\$215
53	\$346	\$321	\$306	\$294	\$268	\$251	\$220
54	\$354	\$329	\$313	\$301	\$275	\$257	\$225
55	\$363	\$337	\$321	\$309	\$282	\$264	\$231
56	\$372	\$346	\$329	\$317	\$289	\$270	\$236
57	\$382	\$354	\$338	\$325	\$296	\$277	\$242
58	\$408	\$378	\$361	\$346	\$316	\$295	\$258
59	\$436	\$404	\$385	\$370	\$337	\$315	\$275
60	\$465	\$431	\$411	\$395	\$360	\$336	\$294
61	\$497	\$460	\$439	\$422	\$384	\$359	\$313
62	\$531	\$492	\$469	\$450	\$410	\$383	\$334
63	\$531	\$492	\$469	\$450	\$410	\$383	\$334
64	\$531	\$492	\$469	\$450	\$410	\$383	\$334
65+	\$531	\$492	\$469	\$450	\$410	\$383	\$334

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 5000 (1 Member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$447	\$412	\$395	\$377	\$342	\$319	\$276
1	\$447	\$412	\$395	\$377	\$342	\$319	\$276
2	\$447	\$412	\$395	\$377	\$342	\$319	\$276
3	\$447	\$412	\$395	\$377	\$342	\$319	\$276
4	\$447	\$412	\$395	\$377	\$342	\$319	\$276
5	\$223	\$206	\$197	\$188	\$171	\$159	\$138
6	\$223	\$206	\$197	\$188	\$171	\$159	\$138
7	\$223	\$206	\$197	\$188	\$171	\$159	\$138
8	\$223	\$206	\$197	\$188	\$171	\$159	\$138
9	\$223	\$206	\$197	\$188	\$171	\$159	\$138
10	\$223	\$206	\$197	\$188	\$171	\$159	\$138
11	\$223	\$206	\$197	\$188	\$171	\$159	\$138
12	\$223	\$206	\$197	\$188	\$171	\$159	\$138
13	\$223	\$206	\$197	\$188	\$171	\$159	\$138
14	\$223	\$206	\$197	\$188	\$171	\$159	\$138
15	\$223	\$206	\$197	\$188	\$171	\$159	\$138
16	\$223	\$206	\$197	\$188	\$171	\$159	\$138
17	\$223	\$206	\$197	\$188	\$171	\$159	\$138
18	\$223	\$206	\$197	\$188	\$171	\$159	\$138
19	\$277	\$256	\$245	\$234	\$212	\$198	\$171
20	\$292	\$269	\$258	\$247	\$224	\$209	\$180
21	\$308	\$284	\$272	\$260	\$236	\$220	\$190
22	\$324	\$299	\$286	\$274	\$248	\$232	\$200
23	\$342	\$315	\$302	\$288	\$262	\$244	\$211
24	\$360	\$332	\$318	\$304	\$276	\$257	\$222
25	\$380	\$350	\$335	\$320	\$291	\$271	\$234
26	\$400	\$369	\$353	\$337	\$306	\$285	\$247
27	\$421	\$388	\$372	\$356	\$323	\$301	\$260
28	\$444	\$409	\$392	\$375	\$340	\$317	\$274
29	\$468	\$431	\$413	\$395	\$358	\$334	\$288
30	\$493	\$454	\$435	\$416	\$377	\$352	\$304
31	\$519	\$479	\$458	\$438	\$398	\$371	\$320
32	\$547	\$504	\$483	\$462	\$419	\$391	\$337
33	\$553	\$509	\$488	\$466	\$423	\$394	\$341
34	\$558	\$514	\$492	\$471	\$427	\$398	\$344
35	\$564	\$520	\$497	\$476	\$432	\$402	\$348
36	\$569	\$525	\$502	\$480	\$436	\$406	\$351
37	\$575	\$530	\$507	\$485	\$440	\$410	\$354
38	\$566	\$522	\$499	\$477	\$433	\$404	\$349
39	\$557	\$514	\$492	\$470	\$427	\$398	\$343
40	\$548	\$506	\$484	\$463	\$420	\$391	\$338
41	\$540	\$498	\$476	\$456	\$413	\$385	\$333
42	\$531	\$490	\$469	\$448	\$407	\$379	\$328
43	\$522	\$481	\$460	\$440	\$399	\$372	\$322
44	\$512	\$472	\$452	\$432	\$392	\$365	\$316
45	\$502	\$463	\$443	\$424	\$385	\$359	\$310
46	\$493	\$455	\$435	\$416	\$378	\$352	\$304
47	\$484	\$446	\$427	\$408	\$371	\$345	\$298
48	\$504	\$464	\$444	\$425	\$386	\$359	\$310
49	\$524	\$483	\$462	\$442	\$401	\$374	\$323
50	\$545	\$503	\$481	\$460	\$417	\$389	\$336
51	\$567	\$523	\$501	\$479	\$434	\$405	\$350
52	\$590	\$544	\$521	\$498	\$452	\$421	\$364
53	\$614	\$566	\$542	\$518	\$470	\$438	\$378
54	\$638	\$588	\$563	\$538	\$489	\$455	\$393
55	\$663	\$611	\$585	\$560	\$508	\$473	\$409
56	\$689	\$636	\$608	\$582	\$528	\$492	\$425
57	\$717	\$661	\$632	\$605	\$549	\$512	\$442
58	\$746	\$688	\$659	\$630	\$572	\$533	\$460
59	\$777	\$717	\$686	\$656	\$595	\$555	\$479
60	\$810	\$746	\$714	\$683	\$620	\$578	\$499
61	\$843	\$777	\$744	\$712	\$646	\$602	\$520
62	\$878	\$810	\$775	\$741	\$672	\$627	\$542
63	\$878	\$810	\$775	\$741	\$672	\$627	\$542
64	\$878	\$810	\$775	\$741	\$672	\$627	\$542
65+	\$878	\$810	\$775	\$741	\$672	\$627	\$542

[HCR HSA 5000 9.23.10] – RAT

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 5000 (2+ Members)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$395	\$364	\$348	\$333	\$302	\$282	\$243
1	\$395	\$364	\$348	\$333	\$302	\$282	\$243
2	\$395	\$364	\$348	\$333	\$302	\$282	\$243
3	\$395	\$364	\$348	\$333	\$302	\$282	\$243
4	\$395	\$364	\$348	\$333	\$302	\$282	\$243
5	\$197	\$182	\$174	\$166	\$151	\$141	\$121
6	\$197	\$182	\$174	\$166	\$151	\$141	\$121
7	\$197	\$182	\$174	\$166	\$151	\$141	\$121
8	\$197	\$182	\$174	\$166	\$151	\$141	\$121
9	\$197	\$182	\$174	\$166	\$151	\$141	\$121
10	\$197	\$182	\$174	\$166	\$151	\$141	\$121
11	\$197	\$182	\$174	\$166	\$151	\$141	\$121
12	\$197	\$182	\$174	\$166	\$151	\$141	\$121
13	\$197	\$182	\$174	\$166	\$151	\$141	\$121
14	\$197	\$182	\$174	\$166	\$151	\$141	\$121
15	\$197	\$182	\$174	\$166	\$151	\$141	\$121
16	\$197	\$182	\$174	\$166	\$151	\$141	\$121
17	\$197	\$182	\$174	\$166	\$151	\$141	\$121
18	\$197	\$182	\$174	\$166	\$151	\$141	\$121
19	\$252	\$233	\$223	\$213	\$193	\$180	\$155
20	\$264	\$244	\$233	\$223	\$202	\$188	\$163
21	\$277	\$255	\$244	\$233	\$212	\$197	\$171
22	\$290	\$267	\$256	\$244	\$222	\$207	\$179
23	\$303	\$280	\$268	\$256	\$232	\$216	\$187
24	\$318	\$293	\$280	\$268	\$243	\$227	\$196
25	\$333	\$307	\$294	\$281	\$255	\$237	\$205
26	\$349	\$321	\$308	\$294	\$267	\$249	\$215
27	\$365	\$337	\$322	\$308	\$279	\$260	\$225
28	\$382	\$352	\$337	\$323	\$293	\$273	\$236
29	\$400	\$369	\$353	\$338	\$307	\$286	\$247
30	\$419	\$387	\$370	\$354	\$321	\$299	\$259
31	\$439	\$405	\$387	\$371	\$336	\$313	\$271
32	\$460	\$424	\$406	\$388	\$352	\$328	\$284
33	\$455	\$419	\$401	\$384	\$348	\$325	\$280
34	\$450	\$415	\$397	\$379	\$344	\$321	\$277
35	\$445	\$410	\$392	\$375	\$341	\$317	\$274
36	\$440	\$405	\$388	\$371	\$337	\$314	\$271
37	\$435	\$401	\$384	\$367	\$333	\$310	\$268
38	\$428	\$395	\$378	\$361	\$328	\$306	\$264
39	\$422	\$389	\$372	\$356	\$323	\$301	\$260
40	\$415	\$383	\$366	\$350	\$318	\$296	\$256
41	\$409	\$377	\$361	\$345	\$313	\$292	\$252
42	\$402	\$371	\$355	\$339	\$308	\$287	\$248
43	\$395	\$364	\$348	\$333	\$302	\$282	\$243
44	\$387	\$357	\$342	\$327	\$297	\$276	\$239
45	\$380	\$351	\$336	\$321	\$291	\$271	\$234
46	\$373	\$344	\$329	\$315	\$286	\$266	\$230
47	\$366	\$338	\$323	\$309	\$280	\$261	\$226
48	\$381	\$351	\$336	\$322	\$292	\$272	\$235
49	\$397	\$366	\$350	\$335	\$304	\$283	\$244
50	\$413	\$380	\$364	\$348	\$316	\$294	\$254
51	\$429	\$396	\$379	\$362	\$329	\$306	\$265
52	\$447	\$412	\$394	\$377	\$342	\$319	\$275
53	\$464	\$428	\$410	\$392	\$356	\$331	\$286
54	\$483	\$445	\$426	\$407	\$370	\$345	\$298
55	\$502	\$463	\$443	\$424	\$384	\$358	\$310
56	\$522	\$481	\$460	\$440	\$400	\$372	\$322
57	\$542	\$500	\$479	\$458	\$415	\$387	\$335
58	\$574	\$529	\$507	\$484	\$440	\$410	\$354
59	\$607	\$560	\$536	\$513	\$465	\$434	\$375
60	\$643	\$593	\$567	\$542	\$492	\$459	\$396
61	\$680	\$627	\$600	\$574	\$521	\$485	\$419
62	\$720	\$664	\$635	\$607	\$551	\$514	\$444
63	\$720	\$664	\$635	\$607	\$551	\$514	\$444
64	\$720	\$664	\$635	\$607	\$551	\$514	\$444
65+	\$720	\$664	\$635	\$607	\$551	\$514	\$444

[HCR HSA 5000 9.23.10] – RAT

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 1500 Plus (1 Member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$523	\$482	\$462	\$442	\$401	\$373	\$323
1	\$523	\$482	\$462	\$442	\$401	\$373	\$323
2	\$355	\$328	\$314	\$300	\$272	\$254	\$219
3	\$241	\$222	\$213	\$204	\$185	\$172	\$149
4	\$164	\$151	\$145	\$138	\$125	\$117	\$101
5	\$164	\$151	\$145	\$138	\$125	\$117	\$101
6	\$164	\$151	\$145	\$138	\$126	\$117	\$101
7	\$164	\$151	\$145	\$138	\$126	\$117	\$101
8	\$164	\$151	\$145	\$138	\$126	\$117	\$101
9	\$164	\$151	\$145	\$139	\$126	\$117	\$101
10	\$164	\$151	\$145	\$139	\$126	\$117	\$101
11	\$164	\$152	\$145	\$139	\$126	\$117	\$101
12	\$165	\$152	\$145	\$139	\$126	\$117	\$101
13	\$166	\$153	\$147	\$140	\$127	\$119	\$102
14	\$168	\$155	\$148	\$142	\$128	\$120	\$103
15	\$170	\$156	\$150	\$143	\$130	\$121	\$104
16	\$171	\$158	\$151	\$145	\$131	\$122	\$106
17	\$173	\$160	\$153	\$146	\$132	\$123	\$107
18	\$175	\$161	\$154	\$148	\$134	\$125	\$108
19	\$177	\$163	\$156	\$149	\$135	\$126	\$109
20	\$178	\$165	\$157	\$151	\$137	\$127	\$110
21	\$180	\$166	\$159	\$152	\$138	\$129	\$111
22	\$182	\$168	\$161	\$154	\$139	\$130	\$112
23	\$184	\$170	\$162	\$155	\$141	\$131	\$113
24	\$186	\$171	\$164	\$157	\$142	\$133	\$115
25	\$191	\$176	\$169	\$161	\$146	\$136	\$118
26	\$197	\$182	\$174	\$166	\$151	\$141	\$121
27	\$203	\$187	\$179	\$171	\$155	\$145	\$125
28	\$209	\$193	\$184	\$176	\$160	\$149	\$129
29	\$215	\$198	\$190	\$181	\$165	\$153	\$132
30	\$221	\$204	\$195	\$187	\$169	\$158	\$136
31	\$228	\$210	\$201	\$192	\$174	\$163	\$140
32	\$235	\$216	\$207	\$198	\$180	\$167	\$145
33	\$241	\$223	\$213	\$204	\$185	\$172	\$149
34	\$248	\$229	\$219	\$210	\$190	\$177	\$153
35	\$256	\$236	\$226	\$216	\$196	\$182	\$158
36	\$263	\$242	\$232	\$222	\$201	\$188	\$162
37	\$271	\$249	\$239	\$228	\$207	\$193	\$167
38	\$278	\$257	\$246	\$235	\$213	\$199	\$172
39	\$287	\$264	\$253	\$242	\$219	\$204	\$177
40	\$295	\$272	\$260	\$249	\$226	\$210	\$182
41	\$304	\$280	\$268	\$256	\$232	\$217	\$187
42	\$312	\$288	\$276	\$264	\$239	\$223	\$193
43	\$321	\$296	\$284	\$271	\$246	\$229	\$198
44	\$330	\$305	\$292	\$279	\$253	\$236	\$204
45	\$340	\$313	\$300	\$287	\$260	\$243	\$210
46	\$350	\$322	\$309	\$295	\$268	\$249	\$216
47	\$360	\$332	\$317	\$303	\$275	\$257	\$222
48	\$377	\$348	\$333	\$318	\$289	\$269	\$232
49	\$395	\$364	\$349	\$333	\$303	\$282	\$244
50	\$414	\$382	\$365	\$349	\$317	\$296	\$255
51	\$434	\$400	\$383	\$366	\$332	\$310	\$268
52	\$455	\$419	\$402	\$384	\$348	\$325	\$281
53	\$490	\$452	\$433	\$414	\$375	\$350	\$302
54	\$528	\$487	\$466	\$446	\$404	\$377	\$326
55	\$569	\$524	\$502	\$480	\$436	\$406	\$351
56	\$613	\$565	\$541	\$517	\$469	\$437	\$378
57	\$660	\$608	\$582	\$557	\$505	\$471	\$407
58	\$711	\$656	\$628	\$600	\$545	\$508	\$439
59	\$767	\$707	\$677	\$647	\$587	\$547	\$473
60	\$827	\$762	\$729	\$698	\$633	\$590	\$510
61	\$891	\$821	\$786	\$752	\$682	\$636	\$550
62	\$960	\$885	\$848	\$810	\$735	\$686	\$592
63	\$960	\$885	\$848	\$810	\$735	\$686	\$592
64	\$960	\$885	\$848	\$810	\$735	\$686	\$592
65+	\$960	\$885	\$848	\$810	\$735	\$686	\$592

[HCR HSA 1500 9.23.10] – RAT

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO New Lumenos® HSA 1500 (2+ Members)

Rate Calculation: Find the appropriate base rate listed below.

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$523	\$482	\$462	\$442	\$401	\$373	\$323
1	\$523	\$482	\$462	\$442	\$401	\$373	\$323
2	\$355	\$328	\$314	\$300	\$272	\$254	\$219
3	\$241	\$222	\$213	\$204	\$185	\$172	\$149
4	\$164	\$151	\$145	\$138	\$125	\$117	\$101
5	\$164	\$151	\$145	\$138	\$125	\$117	\$101
6	\$164	\$151	\$145	\$138	\$126	\$117	\$101
7	\$164	\$151	\$145	\$138	\$126	\$117	\$101
8	\$164	\$151	\$145	\$138	\$126	\$117	\$101
9	\$164	\$151	\$145	\$139	\$126	\$117	\$101
10	\$164	\$151	\$145	\$139	\$126	\$117	\$101
11	\$164	\$152	\$145	\$139	\$126	\$117	\$101
12	\$165	\$152	\$145	\$139	\$126	\$117	\$101
13	\$166	\$153	\$147	\$140	\$127	\$119	\$102
14	\$168	\$155	\$148	\$142	\$128	\$120	\$103
15	\$170	\$156	\$150	\$143	\$130	\$121	\$104
16	\$171	\$158	\$151	\$145	\$131	\$122	\$106
17	\$173	\$160	\$153	\$146	\$132	\$123	\$107
18	\$175	\$161	\$154	\$148	\$134	\$125	\$108
19	\$177	\$163	\$156	\$149	\$135	\$126	\$109
20	\$178	\$165	\$157	\$151	\$137	\$127	\$110
21	\$180	\$166	\$159	\$152	\$138	\$129	\$111
22	\$182	\$168	\$161	\$154	\$139	\$130	\$112
23	\$184	\$170	\$162	\$155	\$141	\$131	\$113
24	\$186	\$171	\$164	\$157	\$142	\$133	\$115
25	\$189	\$174	\$167	\$160	\$145	\$135	\$117
26	\$193	\$178	\$170	\$162	\$147	\$137	\$119
27	\$196	\$181	\$173	\$165	\$150	\$140	\$121
28	\$200	\$184	\$176	\$168	\$153	\$142	\$123
29	\$203	\$187	\$179	\$171	\$155	\$145	\$125
30	\$207	\$191	\$182	\$174	\$158	\$147	\$127
31	\$210	\$194	\$186	\$178	\$161	\$150	\$130
32	\$214	\$197	\$189	\$181	\$164	\$153	\$132
33	\$220	\$203	\$194	\$186	\$169	\$157	\$136
34	\$227	\$209	\$200	\$191	\$174	\$162	\$140
35	\$233	\$215	\$206	\$197	\$179	\$166	\$144
36	\$240	\$221	\$212	\$203	\$184	\$171	\$148
37	\$247	\$228	\$218	\$208	\$189	\$176	\$152
38	\$254	\$234	\$224	\$214	\$195	\$181	\$157
39	\$262	\$241	\$231	\$221	\$200	\$187	\$161
40	\$269	\$248	\$238	\$227	\$206	\$192	\$166
41	\$277	\$255	\$244	\$234	\$212	\$198	\$171
42	\$285	\$263	\$252	\$241	\$218	\$203	\$176
43	\$293	\$270	\$259	\$247	\$225	\$209	\$181
44	\$302	\$278	\$266	\$255	\$231	\$215	\$186
45	\$310	\$286	\$274	\$262	\$238	\$221	\$191
46	\$319	\$294	\$282	\$269	\$244	\$228	\$197
47	\$328	\$303	\$290	\$277	\$251	\$234	\$202
48	\$344	\$317	\$304	\$290	\$263	\$246	\$212
49	\$361	\$333	\$318	\$304	\$276	\$257	\$222
50	\$378	\$349	\$334	\$319	\$289	\$270	\$233
51	\$396	\$365	\$350	\$334	\$303	\$283	\$244
52	\$415	\$383	\$367	\$350	\$318	\$296	\$256
53	\$447	\$413	\$395	\$378	\$343	\$319	\$276
54	\$482	\$444	\$425	\$407	\$369	\$344	\$297
55	\$519	\$479	\$458	\$438	\$398	\$371	\$320
56	\$559	\$516	\$494	\$472	\$428	\$399	\$345
57	\$603	\$556	\$532	\$508	\$461	\$430	\$372
58	\$650	\$599	\$573	\$548	\$497	\$464	\$401
59	\$700	\$645	\$618	\$591	\$536	\$500	\$432
60	\$755	\$696	\$666	\$637	\$578	\$539	\$465
61	\$813	\$750	\$718	\$686	\$623	\$581	\$502
62	\$877	\$808	\$774	\$740	\$671	\$626	\$541
63	\$877	\$808	\$774	\$740	\$671	\$626	\$541
64	\$877	\$808	\$774	\$740	\$671	\$626	\$541
65+	\$877	\$808	\$774	\$740	\$671	\$626	\$541

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 5950 Plus (1 Member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$334	\$308	\$295	\$282	\$256	\$238	\$206
1	\$334	\$308	\$295	\$282	\$256	\$238	\$206
2	\$227	\$209	\$200	\$191	\$174	\$162	\$140
3	\$154	\$142	\$136	\$130	\$118	\$110	\$95
4	\$104	\$96	\$92	\$88	\$80	\$74	\$64
5	\$105	\$96	\$92	\$88	\$80	\$74	\$64
6	\$105	\$96	\$92	\$88	\$80	\$75	\$64
7	\$105	\$96	\$92	\$88	\$80	\$75	\$64
8	\$105	\$96	\$92	\$88	\$80	\$75	\$64
9	\$105	\$97	\$92	\$88	\$80	\$75	\$64
10	\$105	\$97	\$92	\$88	\$80	\$75	\$64
11	\$105	\$97	\$92	\$88	\$80	\$75	\$64
12	\$105	\$97	\$93	\$88	\$80	\$75	\$65
13	\$106	\$98	\$93	\$89	\$81	\$76	\$65
14	\$107	\$99	\$94	\$90	\$82	\$76	\$66
15	\$108	\$100	\$95	\$91	\$83	\$77	\$67
16	\$109	\$101	\$96	\$92	\$84	\$78	\$67
17	\$110	\$102	\$97	\$93	\$84	\$79	\$68
18	\$112	\$103	\$98	\$94	\$85	\$79	\$69
19	\$113	\$104	\$99	\$95	\$86	\$80	\$69
20	\$114	\$105	\$100	\$96	\$87	\$81	\$70
21	\$115	\$106	\$101	\$97	\$88	\$82	\$71
22	\$116	\$107	\$102	\$98	\$89	\$83	\$71
23	\$117	\$108	\$103	\$99	\$90	\$84	\$72
24	\$119	\$109	\$105	\$100	\$91	\$84	\$73
25	\$122	\$112	\$108	\$103	\$93	\$87	\$75
26	\$126	\$116	\$111	\$106	\$96	\$90	\$77
27	\$129	\$119	\$114	\$109	\$99	\$92	\$80
28	\$133	\$123	\$117	\$112	\$102	\$95	\$82
29	\$137	\$126	\$121	\$116	\$105	\$98	\$84
30	\$141	\$130	\$125	\$119	\$108	\$101	\$87
31	\$145	\$134	\$128	\$123	\$111	\$104	\$90
32	\$150	\$138	\$132	\$126	\$115	\$107	\$92
33	\$154	\$142	\$136	\$130	\$118	\$110	\$95
34	\$158	\$146	\$140	\$134	\$121	\$113	\$98
35	\$163	\$150	\$144	\$138	\$125	\$116	\$100
36	\$168	\$155	\$148	\$142	\$128	\$120	\$103
37	\$173	\$159	\$152	\$146	\$132	\$123	\$106
38	\$178	\$164	\$157	\$150	\$136	\$127	\$109
39	\$183	\$169	\$161	\$154	\$140	\$130	\$113
40	\$188	\$173	\$166	\$159	\$144	\$134	\$116
41	\$194	\$179	\$171	\$163	\$148	\$138	\$119
42	\$199	\$184	\$176	\$168	\$153	\$142	\$123
43	\$205	\$189	\$181	\$173	\$157	\$146	\$126
44	\$211	\$194	\$186	\$178	\$161	\$150	\$130
45	\$217	\$200	\$191	\$183	\$166	\$155	\$134
46	\$223	\$206	\$197	\$188	\$171	\$159	\$137
47	\$230	\$212	\$203	\$194	\$176	\$164	\$141
48	\$241	\$222	\$212	\$203	\$184	\$172	\$148
49	\$252	\$232	\$222	\$213	\$193	\$180	\$155
50	\$264	\$244	\$233	\$223	\$202	\$189	\$163
51	\$277	\$255	\$244	\$234	\$212	\$198	\$171
52	\$290	\$268	\$256	\$245	\$222	\$207	\$179
53	\$313	\$288	\$276	\$264	\$240	\$223	\$193
54	\$337	\$311	\$297	\$284	\$258	\$240	\$208
55	\$363	\$335	\$320	\$306	\$278	\$259	\$224
56	\$391	\$361	\$345	\$330	\$299	\$279	\$241
57	\$421	\$388	\$372	\$356	\$323	\$301	\$260
58	\$454	\$419	\$401	\$383	\$348	\$324	\$280
59	\$490	\$451	\$432	\$413	\$375	\$349	\$302
60	\$528	\$487	\$466	\$445	\$404	\$377	\$325
61	\$569	\$524	\$502	\$480	\$436	\$406	\$351
62	\$613	\$565	\$541	\$517	\$470	\$438	\$378
63	\$613	\$565	\$541	\$517	\$470	\$438	\$378
64	\$613	\$565	\$541	\$517	\$470	\$438	\$378
65+	\$613	\$565	\$541	\$517	\$470	\$438	\$378

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 4500 Plus (1 Member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$385	\$355	\$340	\$325	\$295	\$275	\$238
1	\$385	\$355	\$340	\$325	\$295	\$275	\$238
2	\$262	\$241	\$231	\$221	\$200	\$187	\$161
3	\$178	\$164	\$157	\$150	\$136	\$127	\$109
4	\$121	\$111	\$106	\$102	\$92	\$86	\$74
5	\$121	\$111	\$106	\$102	\$92	\$86	\$74
6	\$121	\$111	\$106	\$102	\$92	\$86	\$74
7	\$121	\$111	\$107	\$102	\$92	\$86	\$74
8	\$121	\$111	\$107	\$102	\$92	\$86	\$74
9	\$121	\$111	\$107	\$102	\$92	\$86	\$74
10	\$121	\$111	\$107	\$102	\$93	\$86	\$74
11	\$121	\$112	\$107	\$102	\$93	\$86	\$74
12	\$121	\$112	\$107	\$102	\$93	\$86	\$75
13	\$122	\$113	\$108	\$103	\$94	\$87	\$75
14	\$124	\$114	\$109	\$104	\$95	\$88	\$76
15	\$125	\$115	\$110	\$105	\$95	\$89	\$77
16	\$126	\$116	\$111	\$106	\$96	\$90	\$78
17	\$127	\$117	\$112	\$107	\$97	\$91	\$78
18	\$129	\$119	\$114	\$109	\$98	\$92	\$79
19	\$130	\$120	\$115	\$110	\$99	\$93	\$80
20	\$131	\$121	\$116	\$111	\$100	\$94	\$81
21	\$133	\$122	\$117	\$112	\$102	\$95	\$82
22	\$134	\$124	\$118	\$113	\$103	\$96	\$83
23	\$135	\$125	\$119	\$114	\$104	\$97	\$83
24	\$137	\$126	\$121	\$115	\$105	\$98	\$84
25	\$141	\$130	\$124	\$119	\$108	\$100	\$87
26	\$145	\$134	\$128	\$122	\$111	\$103	\$89
27	\$149	\$138	\$132	\$126	\$114	\$106	\$92
28	\$154	\$142	\$136	\$130	\$118	\$110	\$95
29	\$158	\$146	\$140	\$133	\$121	\$113	\$97
30	\$163	\$150	\$144	\$137	\$125	\$116	\$100
31	\$168	\$155	\$148	\$141	\$128	\$120	\$103
32	\$173	\$159	\$152	\$146	\$132	\$123	\$106
33	\$178	\$164	\$157	\$150	\$136	\$127	\$109
34	\$183	\$169	\$161	\$154	\$140	\$130	\$113
35	\$188	\$173	\$166	\$159	\$144	\$134	\$116
36	\$194	\$178	\$171	\$163	\$148	\$138	\$119
37	\$199	\$184	\$176	\$168	\$152	\$142	\$123
38	\$205	\$189	\$181	\$173	\$157	\$146	\$126
39	\$211	\$194	\$186	\$178	\$161	\$150	\$130
40	\$217	\$200	\$192	\$183	\$166	\$155	\$134
41	\$223	\$206	\$197	\$189	\$171	\$159	\$138
42	\$230	\$212	\$203	\$194	\$176	\$164	\$142
43	\$237	\$218	\$209	\$200	\$181	\$169	\$146
44	\$243	\$224	\$215	\$205	\$186	\$174	\$150
45	\$250	\$231	\$221	\$211	\$192	\$179	\$154
46	\$257	\$237	\$227	\$217	\$197	\$184	\$159
47	\$265	\$244	\$234	\$223	\$203	\$189	\$163
48	\$278	\$256	\$245	\$234	\$212	\$198	\$171
49	\$291	\$268	\$257	\$245	\$223	\$208	\$179
50	\$305	\$281	\$269	\$257	\$233	\$218	\$188
51	\$320	\$295	\$282	\$270	\$245	\$228	\$197
52	\$335	\$309	\$296	\$283	\$257	\$239	\$207
53	\$361	\$333	\$318	\$305	\$276	\$258	\$223
54	\$389	\$358	\$343	\$328	\$298	\$277	\$240
55	\$419	\$386	\$370	\$353	\$321	\$299	\$258
56	\$451	\$416	\$398	\$381	\$345	\$322	\$278
57	\$486	\$448	\$429	\$410	\$372	\$347	\$300
58	\$524	\$483	\$462	\$442	\$401	\$374	\$323
59	\$565	\$521	\$498	\$477	\$432	\$403	\$348
60	\$609	\$561	\$537	\$514	\$466	\$434	\$375
61	\$656	\$605	\$579	\$554	\$503	\$468	\$405
62	\$707	\$652	\$624	\$597	\$542	\$505	\$436
63	\$707	\$652	\$624	\$597	\$542	\$505	\$436
64	\$707	\$652	\$624	\$597	\$542	\$505	\$436
65+	\$707	\$652	\$624	\$597	\$542	\$505	\$436

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 3000 Plus (1 Member)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$462	\$426	\$407	\$389	\$353	\$329	\$285
1	\$462	\$426	\$407	\$389	\$353	\$329	\$285
2	\$313	\$289	\$277	\$265	\$240	\$224	\$193
3	\$213	\$196	\$188	\$180	\$163	\$152	\$131
4	\$144	\$133	\$127	\$122	\$111	\$103	\$89
5	\$145	\$133	\$128	\$122	\$111	\$103	\$89
6	\$145	\$133	\$128	\$122	\$111	\$103	\$89
7	\$145	\$133	\$128	\$122	\$111	\$103	\$89
8	\$145	\$133	\$128	\$122	\$111	\$103	\$89
9	\$145	\$134	\$128	\$122	\$111	\$103	\$89
10	\$145	\$134	\$128	\$122	\$111	\$103	\$89
11	\$145	\$134	\$128	\$122	\$111	\$103	\$89
12	\$145	\$134	\$128	\$122	\$111	\$103	\$89
13	\$147	\$135	\$129	\$124	\$112	\$105	\$90
14	\$148	\$136	\$131	\$125	\$113	\$106	\$91
15	\$150	\$138	\$132	\$126	\$114	\$107	\$92
16	\$151	\$139	\$133	\$127	\$116	\$108	\$93
17	\$153	\$141	\$135	\$129	\$117	\$109	\$94
18	\$154	\$142	\$136	\$130	\$118	\$110	\$95
19	\$156	\$144	\$137	\$131	\$119	\$111	\$96
20	\$157	\$145	\$139	\$133	\$120	\$112	\$97
21	\$159	\$147	\$140	\$134	\$122	\$113	\$98
22	\$161	\$148	\$142	\$135	\$123	\$115	\$99
23	\$162	\$150	\$143	\$137	\$124	\$116	\$100
24	\$164	\$151	\$145	\$138	\$125	\$117	\$101
25	\$169	\$156	\$149	\$142	\$129	\$120	\$104
26	\$174	\$160	\$153	\$147	\$133	\$124	\$107
27	\$179	\$165	\$158	\$151	\$137	\$128	\$110
28	\$184	\$170	\$163	\$155	\$141	\$131	\$113
29	\$190	\$175	\$167	\$160	\$145	\$135	\$117
30	\$195	\$180	\$172	\$165	\$149	\$139	\$120
31	\$201	\$185	\$177	\$170	\$154	\$143	\$124
32	\$207	\$191	\$183	\$175	\$158	\$148	\$128
33	\$213	\$196	\$188	\$180	\$163	\$152	\$131
34	\$219	\$202	\$193	\$185	\$168	\$156	\$135
35	\$225	\$208	\$199	\$190	\$173	\$161	\$139
36	\$232	\$214	\$205	\$196	\$178	\$165	\$143
37	\$239	\$220	\$211	\$201	\$183	\$170	\$147
38	\$246	\$226	\$217	\$207	\$188	\$175	\$151
39	\$253	\$233	\$223	\$213	\$194	\$180	\$156
40	\$260	\$240	\$230	\$219	\$199	\$186	\$160
41	\$268	\$247	\$236	\$226	\$205	\$191	\$165
42	\$276	\$254	\$243	\$232	\$211	\$197	\$170
43	\$283	\$261	\$250	\$239	\$217	\$202	\$175
44	\$292	\$269	\$257	\$246	\$223	\$208	\$180
45	\$300	\$276	\$265	\$253	\$230	\$214	\$185
46	\$308	\$284	\$272	\$260	\$236	\$220	\$190
47	\$317	\$292	\$280	\$268	\$243	\$226	\$196
48	\$333	\$307	\$293	\$281	\$255	\$237	\$205
49	\$349	\$321	\$308	\$294	\$267	\$249	\$215
50	\$365	\$337	\$322	\$308	\$280	\$261	\$225
51	\$383	\$353	\$338	\$323	\$293	\$273	\$236
52	\$401	\$370	\$354	\$339	\$307	\$286	\$247
53	\$432	\$399	\$382	\$365	\$331	\$309	\$267
54	\$466	\$429	\$411	\$393	\$357	\$332	\$287
55	\$502	\$463	\$443	\$423	\$384	\$358	\$309
56	\$541	\$498	\$477	\$456	\$414	\$386	\$333
57	\$582	\$537	\$514	\$491	\$446	\$416	\$359
58	\$628	\$579	\$554	\$530	\$481	\$448	\$387
59	\$677	\$624	\$597	\$571	\$518	\$483	\$417
60	\$729	\$672	\$644	\$615	\$558	\$520	\$450
61	\$786	\$725	\$694	\$663	\$602	\$561	\$485
62	\$847	\$781	\$748	\$715	\$649	\$605	\$523
63	\$847	\$781	\$748	\$715	\$649	\$605	\$523
64	\$847	\$781	\$748	\$715	\$649	\$605	\$523
65+	\$847	\$781	\$748	\$715	\$649	\$605	\$523

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 11900 Plus (2+ Members)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$321	\$296	\$283	\$271	\$246	\$229	\$198
1	\$321	\$296	\$283	\$271	\$246	\$229	\$198
2	\$218	\$201	\$192	\$184	\$167	\$156	\$134
3	\$148	\$136	\$131	\$125	\$113	\$106	\$91
4	\$100	\$93	\$89	\$85	\$77	\$72	\$62
5	\$101	\$93	\$89	\$85	\$77	\$72	\$62
6	\$101	\$93	\$89	\$85	\$77	\$72	\$62
7	\$101	\$93	\$89	\$85	\$77	\$72	\$62
8	\$101	\$93	\$89	\$85	\$77	\$72	\$62
9	\$101	\$93	\$89	\$85	\$77	\$72	\$62
10	\$101	\$93	\$89	\$85	\$77	\$72	\$62
11	\$101	\$93	\$89	\$85	\$77	\$72	\$62
12	\$101	\$93	\$89	\$85	\$77	\$72	\$62
13	\$102	\$94	\$90	\$86	\$78	\$73	\$63
14	\$103	\$95	\$91	\$87	\$79	\$73	\$63
15	\$104	\$96	\$92	\$88	\$80	\$74	\$64
16	\$105	\$97	\$93	\$89	\$80	\$75	\$65
17	\$106	\$98	\$94	\$90	\$81	\$76	\$65
18	\$107	\$99	\$95	\$90	\$82	\$76	\$66
19	\$108	\$100	\$96	\$91	\$83	\$77	\$67
20	\$109	\$101	\$97	\$92	\$84	\$78	\$67
21	\$111	\$102	\$98	\$93	\$85	\$79	\$68
22	\$112	\$103	\$99	\$94	\$85	\$80	\$69
23	\$113	\$104	\$100	\$95	\$86	\$80	\$69
24	\$114	\$105	\$101	\$96	\$87	\$81	\$70
25	\$116	\$107	\$102	\$98	\$89	\$83	\$71
26	\$118	\$109	\$104	\$100	\$90	\$84	\$73
27	\$120	\$111	\$106	\$101	\$92	\$86	\$74
28	\$122	\$113	\$108	\$103	\$94	\$87	\$75
29	\$125	\$115	\$110	\$105	\$95	\$89	\$77
30	\$127	\$117	\$112	\$107	\$97	\$90	\$78
31	\$129	\$119	\$114	\$109	\$99	\$92	\$79
32	\$131	\$121	\$116	\$111	\$101	\$94	\$81
33	\$135	\$125	\$119	\$114	\$103	\$96	\$83
34	\$139	\$128	\$123	\$117	\$106	\$99	\$86
35	\$143	\$132	\$126	\$121	\$110	\$102	\$88
36	\$147	\$136	\$130	\$124	\$113	\$105	\$91
37	\$152	\$140	\$134	\$128	\$116	\$108	\$93
38	\$156	\$144	\$138	\$132	\$119	\$111	\$96
39	\$161	\$148	\$142	\$135	\$123	\$114	\$99
40	\$165	\$152	\$146	\$139	\$126	\$118	\$102
41	\$170	\$157	\$150	\$143	\$130	\$121	\$105
42	\$175	\$161	\$154	\$148	\$134	\$125	\$108
43	\$180	\$166	\$159	\$152	\$138	\$128	\$111
44	\$185	\$171	\$163	\$156	\$142	\$132	\$114
45	\$190	\$176	\$168	\$161	\$146	\$136	\$117
46	\$196	\$181	\$173	\$165	\$150	\$140	\$121
47	\$201	\$186	\$178	\$170	\$154	\$144	\$124
48	\$211	\$195	\$186	\$178	\$162	\$151	\$130
49	\$221	\$204	\$195	\$187	\$169	\$158	\$136
50	\$232	\$214	\$205	\$196	\$178	\$166	\$143
51	\$243	\$224	\$215	\$205	\$186	\$174	\$150
52	\$255	\$235	\$225	\$215	\$195	\$182	\$157
53	\$275	\$253	\$242	\$232	\$210	\$196	\$169
54	\$296	\$273	\$261	\$250	\$227	\$211	\$182
55	\$319	\$294	\$281	\$269	\$244	\$227	\$197
56	\$343	\$317	\$303	\$290	\$263	\$245	\$212
57	\$370	\$341	\$326	\$312	\$283	\$264	\$228
58	\$399	\$368	\$352	\$336	\$305	\$285	\$246
59	\$430	\$396	\$379	\$363	\$329	\$307	\$265
60	\$463	\$427	\$409	\$391	\$355	\$331	\$286
61	\$499	\$460	\$441	\$421	\$382	\$356	\$308
62	\$538	\$496	\$475	\$454	\$412	\$384	\$332
63	\$538	\$496	\$475	\$454	\$412	\$384	\$332
64	\$538	\$496	\$475	\$454	\$412	\$384	\$332
65+	\$538	\$496	\$475	\$454	\$412	\$384	\$332

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 7500 Plus (2+ Members)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$427	\$394	\$377	\$360	\$327	\$305	\$263
1	\$427	\$394	\$377	\$360	\$327	\$305	\$263
2	\$290	\$267	\$256	\$245	\$222	\$207	\$179
3	\$197	\$182	\$174	\$166	\$151	\$140	\$121
4	\$134	\$123	\$118	\$113	\$102	\$95	\$82
5	\$134	\$123	\$118	\$113	\$102	\$95	\$82
6	\$134	\$123	\$118	\$113	\$102	\$95	\$82
7	\$134	\$123	\$118	\$113	\$102	\$95	\$82
8	\$134	\$123	\$118	\$113	\$102	\$95	\$82
9	\$134	\$124	\$118	\$113	\$103	\$96	\$82
10	\$134	\$124	\$118	\$113	\$103	\$96	\$83
11	\$134	\$124	\$118	\$113	\$103	\$96	\$83
12	\$134	\$124	\$118	\$113	\$103	\$96	\$83
13	\$136	\$125	\$120	\$114	\$104	\$97	\$83
14	\$137	\$126	\$121	\$116	\$105	\$98	\$84
15	\$138	\$128	\$122	\$117	\$106	\$99	\$85
16	\$140	\$129	\$123	\$118	\$107	\$100	\$86
17	\$141	\$130	\$125	\$119	\$108	\$101	\$87
18	\$143	\$132	\$126	\$120	\$109	\$102	\$88
19	\$144	\$133	\$127	\$122	\$110	\$103	\$89
20	\$146	\$134	\$128	\$123	\$111	\$104	\$90
21	\$147	\$136	\$130	\$124	\$113	\$105	\$91
22	\$149	\$137	\$131	\$125	\$114	\$106	\$92
23	\$150	\$138	\$132	\$127	\$115	\$107	\$92
24	\$152	\$140	\$134	\$128	\$116	\$108	\$93
25	\$154	\$142	\$136	\$130	\$118	\$110	\$95
26	\$157	\$145	\$139	\$133	\$120	\$112	\$97
27	\$160	\$147	\$141	\$135	\$122	\$114	\$98
28	\$163	\$150	\$144	\$137	\$125	\$116	\$100
29	\$166	\$153	\$146	\$140	\$127	\$118	\$102
30	\$169	\$155	\$149	\$142	\$129	\$120	\$104
31	\$172	\$158	\$151	\$145	\$131	\$122	\$106
32	\$175	\$161	\$154	\$147	\$134	\$125	\$108
33	\$180	\$166	\$159	\$152	\$138	\$128	\$111
34	\$185	\$171	\$163	\$156	\$142	\$132	\$114
35	\$190	\$175	\$168	\$161	\$146	\$136	\$117
36	\$196	\$181	\$173	\$165	\$150	\$140	\$121
37	\$202	\$186	\$178	\$170	\$154	\$144	\$124
38	\$207	\$191	\$183	\$175	\$159	\$148	\$128
39	\$213	\$197	\$188	\$180	\$163	\$152	\$132
40	\$220	\$203	\$194	\$185	\$168	\$157	\$135
41	\$226	\$208	\$200	\$191	\$173	\$161	\$139
42	\$233	\$215	\$205	\$196	\$178	\$166	\$143
43	\$239	\$221	\$211	\$202	\$183	\$171	\$148
44	\$246	\$227	\$217	\$208	\$188	\$176	\$152
45	\$253	\$233	\$223	\$214	\$194	\$181	\$156
46	\$260	\$240	\$230	\$220	\$199	\$186	\$161
47	\$268	\$247	\$236	\$226	\$205	\$191	\$165
48	\$281	\$259	\$248	\$237	\$215	\$200	\$173
49	\$294	\$271	\$260	\$248	\$225	\$210	\$181
50	\$309	\$284	\$272	\$260	\$236	\$220	\$190
51	\$323	\$298	\$285	\$273	\$248	\$231	\$199
52	\$339	\$313	\$299	\$286	\$260	\$242	\$209
53	\$365	\$337	\$322	\$308	\$280	\$261	\$225
54	\$393	\$363	\$347	\$332	\$301	\$281	\$243
55	\$424	\$391	\$374	\$358	\$325	\$302	\$261
56	\$457	\$421	\$403	\$385	\$350	\$326	\$282
57	\$492	\$453	\$434	\$415	\$377	\$351	\$303
58	\$530	\$489	\$468	\$447	\$406	\$378	\$327
59	\$571	\$527	\$504	\$482	\$438	\$408	\$352
60	\$616	\$568	\$544	\$520	\$472	\$440	\$380
61	\$664	\$612	\$586	\$560	\$508	\$474	\$409
62	\$716	\$660	\$632	\$604	\$548	\$511	\$441
63	\$716	\$660	\$632	\$604	\$548	\$511	\$441
64	\$716	\$660	\$632	\$604	\$548	\$511	\$441
65+	\$716	\$660	\$632	\$604	\$548	\$511	\$441

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 5500 Plus (2+ Members)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$418	\$386	\$369	\$353	\$320	\$298	\$258
1	\$418	\$386	\$369	\$353	\$320	\$298	\$258
2	\$284	\$262	\$251	\$240	\$217	\$203	\$175
3	\$193	\$178	\$170	\$163	\$148	\$138	\$119
4	\$131	\$121	\$115	\$110	\$100	\$93	\$81
5	\$131	\$121	\$116	\$110	\$100	\$93	\$81
6	\$131	\$121	\$116	\$111	\$100	\$93	\$81
7	\$131	\$121	\$116	\$111	\$100	\$93	\$81
8	\$131	\$121	\$116	\$111	\$100	\$94	\$81
9	\$131	\$121	\$116	\$111	\$100	\$94	\$81
10	\$131	\$121	\$116	\$111	\$100	\$94	\$81
11	\$131	\$121	\$116	\$111	\$101	\$94	\$81
12	\$131	\$121	\$116	\$111	\$101	\$94	\$81
13	\$133	\$122	\$117	\$112	\$102	\$95	\$82
14	\$134	\$124	\$118	\$113	\$103	\$96	\$83
15	\$136	\$125	\$120	\$114	\$104	\$97	\$83
16	\$137	\$126	\$121	\$115	\$105	\$98	\$84
17	\$138	\$127	\$122	\$117	\$106	\$99	\$85
18	\$140	\$129	\$123	\$118	\$107	\$100	\$86
19	\$141	\$130	\$125	\$119	\$108	\$101	\$87
20	\$143	\$131	\$126	\$120	\$109	\$102	\$88
21	\$144	\$133	\$127	\$122	\$110	\$103	\$89
22	\$146	\$134	\$128	\$123	\$111	\$104	\$90
23	\$147	\$136	\$130	\$124	\$113	\$105	\$91
24	\$149	\$137	\$131	\$125	\$114	\$106	\$91
25	\$151	\$139	\$133	\$128	\$116	\$108	\$93
26	\$154	\$142	\$136	\$130	\$118	\$110	\$95
27	\$157	\$144	\$138	\$132	\$120	\$112	\$96
28	\$159	\$147	\$141	\$134	\$122	\$114	\$98
29	\$162	\$150	\$143	\$137	\$124	\$116	\$100
30	\$165	\$152	\$146	\$139	\$126	\$118	\$102
31	\$168	\$155	\$148	\$142	\$129	\$120	\$104
32	\$171	\$158	\$151	\$144	\$131	\$122	\$105
33	\$176	\$162	\$155	\$149	\$135	\$126	\$108
34	\$181	\$167	\$160	\$153	\$139	\$129	\$112
35	\$186	\$172	\$165	\$157	\$143	\$133	\$115
36	\$192	\$177	\$169	\$162	\$147	\$137	\$118
37	\$197	\$182	\$174	\$167	\$151	\$141	\$122
38	\$203	\$187	\$179	\$171	\$156	\$145	\$125
39	\$209	\$193	\$184	\$176	\$160	\$149	\$129
40	\$215	\$198	\$190	\$182	\$165	\$153	\$133
41	\$221	\$204	\$195	\$187	\$170	\$158	\$136
42	\$228	\$210	\$201	\$192	\$174	\$163	\$140
43	\$234	\$216	\$207	\$198	\$179	\$167	\$144
44	\$241	\$222	\$213	\$203	\$185	\$172	\$149
45	\$248	\$229	\$219	\$209	\$190	\$177	\$153
46	\$255	\$235	\$225	\$215	\$195	\$182	\$157
47	\$262	\$242	\$232	\$221	\$201	\$187	\$162
48	\$275	\$254	\$243	\$232	\$211	\$196	\$170
49	\$288	\$266	\$254	\$243	\$221	\$206	\$178
50	\$302	\$279	\$267	\$255	\$231	\$216	\$186
51	\$317	\$292	\$280	\$267	\$243	\$226	\$195
52	\$332	\$306	\$293	\$280	\$254	\$237	\$205
53	\$358	\$330	\$316	\$302	\$274	\$255	\$221
54	\$385	\$355	\$340	\$325	\$295	\$275	\$238
55	\$415	\$383	\$366	\$350	\$318	\$296	\$256
56	\$447	\$412	\$395	\$377	\$342	\$319	\$276
57	\$482	\$444	\$425	\$406	\$369	\$344	\$297
58	\$519	\$479	\$458	\$438	\$398	\$371	\$320
59	\$560	\$516	\$494	\$472	\$429	\$399	\$345
60	\$603	\$556	\$532	\$509	\$462	\$431	\$372
61	\$650	\$600	\$574	\$549	\$498	\$464	\$401
62	\$701	\$646	\$619	\$592	\$537	\$500	\$432
63	\$701	\$646	\$619	\$592	\$537	\$500	\$432
64	\$701	\$646	\$619	\$592	\$537	\$500	\$432
65+	\$701	\$646	\$619	\$592	\$537	\$500	\$432

Anthem Blue Cross Life and Health Insurance Company

Monthly Rates Effective 09/23/10

Individual PPO Lumenos® HSA 3500 Plus (2+ Members)

Rate Calculation: Find the appropriate base rate listed below.							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex	Unisex
0	\$542	\$499	\$478	\$457	\$415	\$386	\$334
1	\$542	\$499	\$478	\$457	\$415	\$386	\$334
2	\$368	\$339	\$325	\$310	\$282	\$262	\$227
3	\$250	\$230	\$220	\$211	\$191	\$178	\$154
4	\$170	\$156	\$150	\$143	\$130	\$121	\$104
5	\$170	\$156	\$150	\$143	\$130	\$121	\$104
6	\$170	\$156	\$150	\$143	\$130	\$121	\$105
7	\$170	\$157	\$150	\$143	\$130	\$121	\$105
8	\$170	\$157	\$150	\$143	\$130	\$121	\$105
9	\$170	\$157	\$150	\$143	\$130	\$121	\$105
10	\$170	\$157	\$150	\$143	\$130	\$121	\$105
11	\$170	\$157	\$150	\$144	\$130	\$121	\$105
12	\$170	\$157	\$150	\$144	\$130	\$121	\$105
13	\$172	\$159	\$152	\$145	\$132	\$123	\$106
14	\$174	\$160	\$153	\$147	\$133	\$124	\$107
15	\$176	\$162	\$155	\$148	\$134	\$125	\$108
16	\$177	\$163	\$156	\$150	\$136	\$126	\$109
17	\$179	\$165	\$158	\$151	\$137	\$128	\$110
18	\$181	\$167	\$160	\$153	\$139	\$129	\$111
19	\$183	\$169	\$161	\$154	\$140	\$130	\$113
20	\$185	\$170	\$163	\$156	\$141	\$132	\$114
21	\$187	\$172	\$165	\$157	\$143	\$133	\$115
22	\$189	\$174	\$166	\$159	\$144	\$134	\$116
23	\$190	\$176	\$168	\$161	\$146	\$136	\$117
24	\$192	\$177	\$170	\$162	\$147	\$137	\$119
25	\$196	\$181	\$173	\$165	\$150	\$140	\$121
26	\$199	\$184	\$176	\$168	\$153	\$142	\$123
27	\$203	\$187	\$179	\$171	\$155	\$145	\$125
28	\$207	\$190	\$182	\$174	\$158	\$147	\$127
29	\$210	\$194	\$185	\$177	\$161	\$150	\$130
30	\$214	\$197	\$189	\$180	\$164	\$153	\$132
31	\$218	\$201	\$192	\$184	\$167	\$155	\$134
32	\$222	\$204	\$196	\$187	\$170	\$158	\$137
33	\$228	\$210	\$201	\$192	\$175	\$163	\$141
34	\$235	\$216	\$207	\$198	\$180	\$167	\$145
35	\$241	\$223	\$213	\$204	\$185	\$172	\$149
36	\$248	\$229	\$219	\$210	\$190	\$177	\$153
37	\$256	\$236	\$226	\$216	\$196	\$182	\$158
38	\$263	\$243	\$232	\$222	\$201	\$188	\$162
39	\$271	\$250	\$239	\$228	\$207	\$193	\$167
40	\$279	\$257	\$246	\$235	\$213	\$199	\$172
41	\$287	\$264	\$253	\$242	\$220	\$205	\$177
42	\$295	\$272	\$260	\$249	\$226	\$211	\$182
43	\$304	\$280	\$268	\$256	\$232	\$217	\$187
44	\$312	\$288	\$276	\$263	\$239	\$223	\$192
45	\$321	\$296	\$283	\$271	\$246	\$229	\$198
46	\$330	\$305	\$292	\$279	\$253	\$236	\$204
47	\$340	\$313	\$300	\$287	\$260	\$242	\$209
48	\$356	\$328	\$314	\$301	\$273	\$254	\$220
49	\$373	\$344	\$329	\$315	\$286	\$266	\$230
50	\$391	\$361	\$345	\$330	\$300	\$279	\$241
51	\$410	\$378	\$362	\$346	\$314	\$293	\$253
52	\$430	\$396	\$379	\$363	\$329	\$307	\$265
53	\$463	\$427	\$409	\$391	\$355	\$330	\$286
54	\$499	\$460	\$440	\$421	\$382	\$356	\$308
55	\$537	\$495	\$474	\$453	\$412	\$384	\$331
56	\$579	\$534	\$511	\$488	\$443	\$413	\$357
57	\$624	\$575	\$550	\$526	\$478	\$445	\$385
58	\$672	\$620	\$593	\$567	\$515	\$480	\$415
59	\$725	\$668	\$639	\$611	\$555	\$517	\$447
60	\$781	\$720	\$689	\$659	\$598	\$557	\$482
61	\$842	\$776	\$743	\$710	\$645	\$601	\$519
62	\$907	\$837	\$801	\$766	\$695	\$648	\$560
63	\$907	\$837	\$801	\$766	\$695	\$648	\$560
64	\$907	\$837	\$801	\$766	\$695	\$648	\$560
65+	\$907	\$837	\$801	\$766	\$695	\$648	\$560

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 5000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$269	\$248	\$237	\$227	\$206	\$194	\$166
	20	\$284	\$261	\$250	\$239	\$217	\$205	\$175
	21	\$299	\$275	\$264	\$252	\$229	\$216	\$184
	22	\$315	\$290	\$278	\$266	\$241	\$227	\$194
	23	\$332	\$306	\$293	\$280	\$254	\$239	\$204
	24	\$349	\$322	\$308	\$295	\$267	\$252	\$215
	25	\$368	\$339	\$325	\$311	\$282	\$266	\$227
	26	\$388	\$358	\$342	\$327	\$297	\$280	\$239
	27	\$409	\$377	\$361	\$345	\$313	\$295	\$252
	28	\$431	\$397	\$380	\$363	\$330	\$311	\$266
	29	\$454	\$418	\$401	\$383	\$347	\$327	\$280
	30	\$478	\$441	\$422	\$403	\$366	\$345	\$295
	31	\$504	\$464	\$445	\$425	\$386	\$364	\$311
	32	\$531	\$489	\$469	\$448	\$406	\$383	\$327
	33	\$536	\$494	\$473	\$452	\$410	\$387	\$331
	34	\$541	\$499	\$478	\$457	\$414	\$391	\$334
	35	\$547	\$504	\$483	\$461	\$418	\$395	\$337
	36	\$552	\$509	\$487	\$466	\$423	\$398	\$341
	37	\$558	\$514	\$492	\$470	\$427	\$402	\$344
	38	\$549	\$506	\$485	\$463	\$420	\$396	\$339
	39	\$540	\$498	\$477	\$456	\$414	\$390	\$333
	40	\$532	\$490	\$470	\$449	\$407	\$384	\$328
	41	\$524	\$483	\$462	\$442	\$401	\$378	\$323
	42	\$516	\$475	\$455	\$435	\$395	\$372	\$318
	43	\$506	\$466	\$447	\$427	\$387	\$365	\$312
	44	\$497	\$458	\$438	\$419	\$380	\$358	\$306
	45	\$487	\$449	\$430	\$411	\$373	\$352	\$301
	46	\$478	\$441	\$422	\$404	\$366	\$345	\$295
	47	\$469	\$433	\$414	\$396	\$359	\$339	\$290
	48	\$488	\$450	\$431	\$412	\$374	\$352	\$301
	49	\$508	\$469	\$449	\$429	\$389	\$367	\$313
	50	\$529	\$488	\$467	\$446	\$405	\$382	\$326
	51	\$550	\$507	\$486	\$464	\$421	\$397	\$339
	52	\$573	\$528	\$505	\$483	\$438	\$413	\$353
	53	\$595	\$549	\$526	\$502	\$456	\$430	\$367
	54	\$619	\$570	\$546	\$522	\$474	\$447	\$382
	55	\$643	\$593	\$568	\$543	\$492	\$464	\$397
	56	\$669	\$617	\$590	\$564	\$512	\$483	\$413
	57	\$695	\$641	\$614	\$587	\$532	\$502	\$429
	58	\$724	\$668	\$639	\$611	\$554	\$523	\$447
	59	\$754	\$695	\$666	\$636	\$577	\$544	\$465
	60	\$785	\$724	\$693	\$663	\$601	\$567	\$485
	61	\$818	\$754	\$722	\$690	\$626	\$590	\$505
	62	\$852	\$785	\$752	\$719	\$652	\$615	\$526
	63	\$852	\$785	\$752	\$719	\$652	\$615	\$526
	64	\$852	\$785	\$752	\$719	\$652	\$615	\$526
	65+	\$852	\$785	\$752	\$719	\$652	\$615	\$526

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 5000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Spouse	19	\$619	\$571	\$546	\$522	\$474	\$447	\$382
	20	\$652	\$601	\$576	\$550	\$499	\$471	\$402
	21	\$687	\$633	\$607	\$580	\$526	\$496	\$424
	22	\$724	\$667	\$639	\$611	\$554	\$523	\$447
	23	\$763	\$703	\$673	\$644	\$584	\$551	\$471
	24	\$804	\$741	\$710	\$678	\$615	\$580	\$496
	25	\$824	\$760	\$728	\$695	\$631	\$595	\$508
	26	\$868	\$801	\$767	\$733	\$665	\$627	\$536
	27	\$915	\$843	\$808	\$772	\$700	\$660	\$564
	28	\$942	\$868	\$831	\$795	\$721	\$680	\$581
	29	\$970	\$894	\$856	\$818	\$743	\$700	\$598
	30	\$925	\$853	\$817	\$780	\$708	\$668	\$571
	31	\$954	\$879	\$842	\$805	\$730	\$689	\$589
	32	\$985	\$908	\$869	\$831	\$754	\$711	\$607
	33	\$982	\$905	\$867	\$829	\$752	\$709	\$606
	34	\$980	\$903	\$865	\$827	\$750	\$707	\$604
	35	\$926	\$853	\$817	\$781	\$709	\$668	\$571
	36	\$923	\$851	\$815	\$779	\$707	\$666	\$570
	37	\$921	\$849	\$813	\$777	\$705	\$665	\$568
	38	\$905	\$835	\$799	\$764	\$693	\$654	\$559
	39	\$890	\$820	\$786	\$751	\$681	\$642	\$549
	40	\$875	\$807	\$772	\$738	\$670	\$632	\$540
	41	\$860	\$793	\$759	\$726	\$658	\$621	\$531
	42	\$846	\$779	\$746	\$713	\$647	\$610	\$522
	43	\$854	\$787	\$754	\$720	\$653	\$616	\$527
	44	\$863	\$795	\$761	\$728	\$660	\$623	\$532
	45	\$872	\$804	\$770	\$736	\$668	\$630	\$538
	46	\$883	\$814	\$779	\$745	\$676	\$637	\$545
	47	\$894	\$825	\$790	\$755	\$685	\$646	\$552
	48	\$930	\$858	\$821	\$785	\$712	\$671	\$574
	49	\$967	\$892	\$854	\$816	\$741	\$698	\$597
	50	\$1,006	\$928	\$888	\$849	\$770	\$726	\$621
	51	\$1,046	\$965	\$924	\$883	\$801	\$755	\$646
	52	\$1,088	\$1,003	\$961	\$918	\$833	\$785	\$671
	53	\$1,132	\$1,044	\$1,000	\$955	\$867	\$817	\$699
	54	\$1,178	\$1,086	\$1,040	\$994	\$902	\$851	\$727
	55	\$1,282	\$1,182	\$1,132	\$1,082	\$981	\$925	\$791
	56	\$1,334	\$1,230	\$1,178	\$1,126	\$1,021	\$963	\$823
	57	\$1,388	\$1,280	\$1,226	\$1,171	\$1,063	\$1,002	\$857
	58	\$1,413	\$1,303	\$1,247	\$1,192	\$1,082	\$1,020	\$872
	59	\$1,439	\$1,326	\$1,270	\$1,214	\$1,101	\$1,039	\$888
	60	\$1,522	\$1,403	\$1,343	\$1,284	\$1,165	\$1,098	\$939
	61	\$1,552	\$1,430	\$1,370	\$1,309	\$1,188	\$1,120	\$957
	62	\$1,583	\$1,459	\$1,398	\$1,336	\$1,212	\$1,143	\$977
	63	\$1,583	\$1,459	\$1,398	\$1,336	\$1,212	\$1,143	\$977
	64	\$1,583	\$1,459	\$1,398	\$1,336	\$1,212	\$1,143	\$977
	65+	\$1,583	\$1,459	\$1,398	\$1,336	\$1,212	\$1,143	\$977

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 5000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Child	19	\$623	\$574	\$550	\$525	\$477	\$449	\$384
	20	\$637	\$587	\$562	\$537	\$488	\$460	\$393
	21	\$652	\$601	\$576	\$550	\$499	\$471	\$402
	22	\$668	\$616	\$590	\$564	\$512	\$482	\$412
	23	\$685	\$632	\$605	\$578	\$524	\$495	\$423
	24	\$703	\$648	\$621	\$593	\$538	\$507	\$434
	25	\$722	\$665	\$637	\$609	\$552	\$521	\$445
	26	\$742	\$684	\$655	\$626	\$568	\$535	\$457
	27	\$762	\$703	\$673	\$643	\$584	\$550	\$470
	28	\$784	\$723	\$692	\$662	\$600	\$566	\$484
	29	\$807	\$744	\$713	\$681	\$618	\$583	\$498
	30	\$828	\$763	\$731	\$699	\$634	\$598	\$511
	31	\$853	\$786	\$753	\$719	\$653	\$615	\$526
	32	\$878	\$810	\$775	\$741	\$672	\$634	\$542
	33	\$883	\$814	\$780	\$745	\$676	\$637	\$545
	34	\$888	\$819	\$784	\$749	\$680	\$641	\$548
	35	\$791	\$729	\$698	\$667	\$606	\$571	\$488
	36	\$796	\$734	\$702	\$671	\$609	\$574	\$491
	37	\$800	\$738	\$707	\$675	\$613	\$578	\$494
	38	\$793	\$731	\$700	\$669	\$607	\$572	\$489
	39	\$786	\$724	\$694	\$663	\$601	\$567	\$485
	40	\$709	\$653	\$625	\$598	\$542	\$511	\$437
	41	\$701	\$647	\$619	\$592	\$537	\$506	\$433
	42	\$694	\$640	\$613	\$586	\$532	\$501	\$428
	43	\$686	\$633	\$606	\$579	\$525	\$495	\$423
	44	\$678	\$625	\$599	\$572	\$519	\$489	\$418
	45	\$611	\$563	\$539	\$515	\$468	\$441	\$377
	46	\$603	\$556	\$532	\$509	\$462	\$435	\$372
	47	\$595	\$549	\$526	\$502	\$456	\$430	\$367
	48	\$612	\$564	\$540	\$516	\$468	\$441	\$377
	49	\$629	\$580	\$555	\$530	\$481	\$454	\$388
	50	\$635	\$585	\$560	\$536	\$486	\$458	\$392
	51	\$653	\$602	\$577	\$551	\$500	\$471	\$403
	52	\$672	\$620	\$594	\$567	\$515	\$485	\$415
	53	\$692	\$638	\$611	\$584	\$530	\$499	\$427
	54	\$712	\$656	\$629	\$601	\$545	\$514	\$439
	55	\$732	\$675	\$646	\$618	\$560	\$528	\$452
	56	\$754	\$695	\$665	\$636	\$577	\$544	\$465
	57	\$777	\$716	\$685	\$655	\$594	\$560	\$479
	58	\$801	\$739	\$707	\$676	\$613	\$578	\$494
	59	\$827	\$762	\$730	\$698	\$633	\$597	\$510
	60	\$907	\$836	\$801	\$766	\$695	\$655	\$560
	61	\$938	\$864	\$828	\$791	\$718	\$677	\$578
	62	\$969	\$893	\$855	\$818	\$742	\$699	\$598
	63	\$969	\$893	\$855	\$818	\$742	\$699	\$598
	64	\$969	\$893	\$855	\$818	\$742	\$699	\$598
	65+	\$969	\$893	\$855	\$818	\$742	\$699	\$598

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 5000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,057	\$974	\$933	\$892	\$809	\$763	\$652
	20	\$1,090	\$1,005	\$962	\$920	\$834	\$787	\$673
	21	\$1,125	\$1,037	\$993	\$949	\$861	\$812	\$694
	22	\$1,162	\$1,071	\$1,026	\$980	\$889	\$839	\$717
	23	\$1,201	\$1,107	\$1,060	\$1,013	\$919	\$867	\$741
	24	\$1,242	\$1,145	\$1,096	\$1,048	\$951	\$896	\$766
	25	\$1,262	\$1,163	\$1,114	\$1,065	\$966	\$911	\$779
	26	\$1,306	\$1,204	\$1,153	\$1,102	\$1,000	\$943	\$806
	27	\$1,353	\$1,247	\$1,194	\$1,141	\$1,036	\$976	\$835
	28	\$1,380	\$1,272	\$1,218	\$1,164	\$1,056	\$996	\$851
	29	\$1,408	\$1,298	\$1,243	\$1,188	\$1,078	\$1,016	\$869
	30	\$1,379	\$1,271	\$1,217	\$1,164	\$1,056	\$995	\$851
	31	\$1,408	\$1,298	\$1,243	\$1,188	\$1,078	\$1,016	\$869
	32	\$1,439	\$1,326	\$1,270	\$1,214	\$1,101	\$1,038	\$888
	33	\$1,436	\$1,324	\$1,268	\$1,212	\$1,099	\$1,037	\$886
	34	\$1,434	\$1,322	\$1,266	\$1,210	\$1,098	\$1,035	\$885
	35	\$1,374	\$1,266	\$1,213	\$1,159	\$1,052	\$991	\$848
	36	\$1,371	\$1,264	\$1,210	\$1,157	\$1,050	\$990	\$846
	37	\$1,369	\$1,262	\$1,208	\$1,155	\$1,048	\$988	\$845
	38	\$1,353	\$1,247	\$1,195	\$1,142	\$1,036	\$977	\$835
	39	\$1,338	\$1,233	\$1,181	\$1,129	\$1,024	\$966	\$825
	40	\$1,310	\$1,208	\$1,157	\$1,105	\$1,003	\$946	\$808
	41	\$1,295	\$1,194	\$1,143	\$1,093	\$992	\$935	\$799
	42	\$1,281	\$1,181	\$1,131	\$1,081	\$980	\$924	\$790
	43	\$1,289	\$1,188	\$1,138	\$1,087	\$987	\$930	\$795
	44	\$1,298	\$1,196	\$1,146	\$1,095	\$993	\$937	\$801
	45	\$1,281	\$1,181	\$1,131	\$1,081	\$980	\$924	\$790
	46	\$1,291	\$1,190	\$1,140	\$1,090	\$989	\$932	\$797
	47	\$1,303	\$1,201	\$1,150	\$1,099	\$997	\$940	\$804
	48	\$1,339	\$1,234	\$1,182	\$1,129	\$1,025	\$966	\$826
	49	\$1,376	\$1,268	\$1,215	\$1,161	\$1,053	\$993	\$849
	50	\$1,355	\$1,249	\$1,196	\$1,143	\$1,037	\$978	\$836
	51	\$1,395	\$1,286	\$1,231	\$1,177	\$1,068	\$1,007	\$861
	52	\$1,437	\$1,324	\$1,268	\$1,212	\$1,100	\$1,037	\$886
	53	\$1,481	\$1,365	\$1,307	\$1,249	\$1,134	\$1,069	\$914
	54	\$1,527	\$1,408	\$1,348	\$1,288	\$1,169	\$1,102	\$942
	55	\$1,587	\$1,463	\$1,401	\$1,339	\$1,215	\$1,146	\$979
	56	\$1,639	\$1,511	\$1,447	\$1,383	\$1,255	\$1,183	\$1,011
	57	\$1,693	\$1,561	\$1,495	\$1,429	\$1,296	\$1,222	\$1,045
	58	\$1,718	\$1,584	\$1,517	\$1,450	\$1,315	\$1,240	\$1,060
	59	\$1,744	\$1,608	\$1,540	\$1,471	\$1,335	\$1,259	\$1,076
	60	\$1,801	\$1,660	\$1,590	\$1,519	\$1,379	\$1,300	\$1,111
	61	\$1,831	\$1,688	\$1,617	\$1,545	\$1,402	\$1,322	\$1,130
	62	\$1,863	\$1,717	\$1,644	\$1,572	\$1,426	\$1,345	\$1,149
	63	\$1,863	\$1,717	\$1,644	\$1,572	\$1,426	\$1,345	\$1,149
	64	\$1,863	\$1,717	\$1,644	\$1,572	\$1,426	\$1,345	\$1,149
	65+	\$1,863	\$1,717	\$1,644	\$1,572	\$1,426	\$1,345	\$1,149

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 5000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Children	19	\$803	\$740	\$709	\$677	\$614	\$579	\$495
	20	\$817	\$753	\$721	\$689	\$625	\$590	\$504
	21	\$832	\$767	\$735	\$702	\$637	\$601	\$513
	22	\$848	\$782	\$749	\$716	\$649	\$612	\$523
	23	\$865	\$798	\$764	\$730	\$662	\$625	\$534
	24	\$883	\$814	\$780	\$745	\$676	\$637	\$545
	25	\$902	\$831	\$796	\$761	\$690	\$651	\$556
	26	\$922	\$850	\$814	\$778	\$705	\$665	\$569
	27	\$942	\$869	\$832	\$795	\$721	\$680	\$581
	28	\$964	\$889	\$851	\$814	\$738	\$696	\$595
	29	\$987	\$910	\$872	\$833	\$756	\$713	\$609
	30	\$970	\$894	\$856	\$818	\$742	\$700	\$598
	31	\$994	\$916	\$877	\$839	\$761	\$717	\$613
	32	\$1,020	\$940	\$900	\$860	\$781	\$736	\$629
	33	\$1,025	\$945	\$905	\$865	\$784	\$740	\$632
	34	\$1,030	\$949	\$909	\$869	\$788	\$743	\$635
	35	\$957	\$882	\$845	\$807	\$733	\$691	\$590
	36	\$962	\$886	\$849	\$811	\$736	\$694	\$593
	37	\$966	\$891	\$853	\$815	\$740	\$697	\$596
	38	\$959	\$884	\$846	\$809	\$734	\$692	\$592
	39	\$952	\$877	\$840	\$803	\$728	\$687	\$587
	40	\$915	\$844	\$808	\$772	\$700	\$660	\$565
	41	\$908	\$837	\$802	\$766	\$695	\$655	\$560
	42	\$901	\$831	\$795	\$760	\$690	\$650	\$556
	43	\$893	\$823	\$788	\$753	\$683	\$644	\$551
	44	\$885	\$816	\$781	\$746	\$677	\$639	\$546
	45	\$851	\$785	\$751	\$718	\$652	\$614	\$525
	46	\$843	\$778	\$745	\$712	\$646	\$609	\$520
	47	\$836	\$770	\$738	\$705	\$640	\$603	\$516
	48	\$852	\$786	\$752	\$719	\$652	\$615	\$526
	49	\$869	\$801	\$767	\$733	\$665	\$627	\$536
	50	\$872	\$804	\$770	\$736	\$667	\$629	\$538
	51	\$890	\$821	\$786	\$751	\$681	\$643	\$549
	52	\$909	\$838	\$803	\$767	\$696	\$656	\$561
	53	\$929	\$856	\$820	\$784	\$711	\$670	\$573
	54	\$949	\$875	\$838	\$801	\$726	\$685	\$586
	55	\$950	\$875	\$838	\$801	\$727	\$685	\$586
	56	\$971	\$895	\$857	\$820	\$744	\$701	\$599
	57	\$994	\$916	\$878	\$839	\$761	\$717	\$613
	58	\$1,019	\$939	\$899	\$860	\$780	\$735	\$629
	59	\$1,045	\$963	\$922	\$881	\$800	\$754	\$644
	60	\$1,120	\$1,032	\$988	\$945	\$857	\$808	\$691
	61	\$1,150	\$1,060	\$1,015	\$970	\$880	\$830	\$710
	62	\$1,182	\$1,089	\$1,043	\$997	\$904	\$853	\$729
	63	\$1,182	\$1,089	\$1,043	\$997	\$904	\$853	\$729
	64	\$1,182	\$1,089	\$1,043	\$997	\$904	\$853	\$729
	65+	\$1,182	\$1,089	\$1,043	\$997	\$904	\$853	\$729

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 5000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$434	\$400	\$383	\$366	\$332	\$313	\$268
	1	\$434	\$400	\$383	\$366	\$332	\$313	\$268
	2	\$434	\$400	\$383	\$366	\$332	\$313	\$268
	3	\$434	\$400	\$383	\$366	\$332	\$313	\$268
	4	\$434	\$400	\$383	\$366	\$332	\$313	\$268
	5	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	6	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	7	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	8	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	9	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	10	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	11	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	12	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	13	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	14	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	15	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	16	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	17	\$217	\$200	\$191	\$183	\$166	\$156	\$134
	18	\$217	\$200	\$191	\$183	\$166	\$156	\$134
2 Children	0	\$670	\$618	\$591	\$565	\$513	\$484	\$413
	1	\$670	\$618	\$591	\$565	\$513	\$484	\$413
	2	\$670	\$618	\$591	\$565	\$513	\$484	\$413
	3	\$670	\$618	\$591	\$565	\$513	\$484	\$413
	4	\$670	\$618	\$591	\$565	\$513	\$484	\$413
	5	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	6	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	7	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	8	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	9	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	10	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	11	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	12	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	13	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	14	\$361	\$333	\$319	\$304	\$276	\$260	\$223
	15	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	16	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	17	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	18	\$358	\$330	\$316	\$302	\$274	\$258	\$221
3+ Children	0	\$868	\$800	\$766	\$732	\$664	\$626	\$535
	1	\$868	\$800	\$766	\$732	\$664	\$626	\$535
	2	\$868	\$800	\$766	\$732	\$664	\$626	\$535
	3	\$868	\$800	\$766	\$732	\$664	\$626	\$535
	4	\$868	\$800	\$766	\$732	\$664	\$626	\$535
	5	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	6	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	7	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	8	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	9	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	10	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	11	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	12	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	13	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	14	\$616	\$568	\$544	\$519	\$471	\$444	\$380
	15	\$546	\$504	\$482	\$461	\$418	\$394	\$337
	16	\$546	\$504	\$482	\$461	\$418	\$394	\$337
	17	\$546	\$504	\$482	\$461	\$418	\$394	\$337
	18	\$546	\$504	\$482	\$461	\$418	\$394	\$337

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 1000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$490	\$462	\$449	\$435	\$408	\$392	\$356
	20	\$516	\$487	\$473	\$458	\$430	\$413	\$375
	21	\$544	\$513	\$498	\$483	\$453	\$436	\$395
	22	\$573	\$541	\$525	\$509	\$477	\$459	\$416
	23	\$603	\$570	\$553	\$536	\$503	\$484	\$439
	24	\$636	\$600	\$583	\$565	\$530	\$510	\$462
	25	\$670	\$633	\$614	\$595	\$558	\$537	\$487
	26	\$706	\$667	\$647	\$627	\$588	\$566	\$513
	27	\$744	\$702	\$682	\$661	\$619	\$596	\$541
	28	\$784	\$740	\$718	\$696	\$653	\$628	\$570
	29	\$826	\$780	\$757	\$734	\$688	\$662	\$600
	30	\$870	\$821	\$797	\$773	\$725	\$697	\$633
	31	\$916	\$865	\$840	\$814	\$763	\$735	\$666
	32	\$966	\$912	\$885	\$858	\$804	\$774	\$702
	33	\$975	\$921	\$894	\$867	\$812	\$782	\$709
	34	\$985	\$930	\$903	\$875	\$820	\$789	\$716
	35	\$994	\$939	\$911	\$884	\$828	\$797	\$723
	36	\$1,004	\$948	\$920	\$892	\$837	\$805	\$730
	37	\$1,014	\$958	\$929	\$901	\$845	\$813	\$737
	38	\$998	\$943	\$915	\$887	\$832	\$800	\$726
	39	\$983	\$928	\$901	\$873	\$819	\$788	\$715
	40	\$968	\$914	\$887	\$860	\$806	\$776	\$704
	41	\$953	\$900	\$873	\$847	\$794	\$764	\$693
	42	\$938	\$886	\$860	\$833	\$781	\$752	\$682
	43	\$920	\$869	\$844	\$818	\$767	\$738	\$669
	44	\$903	\$853	\$828	\$803	\$752	\$724	\$657
	45	\$887	\$837	\$813	\$788	\$739	\$711	\$645
	46	\$870	\$822	\$797	\$773	\$725	\$697	\$633
	47	\$854	\$806	\$783	\$759	\$711	\$684	\$621
	48	\$889	\$839	\$814	\$790	\$740	\$712	\$646
	49	\$925	\$873	\$847	\$822	\$770	\$741	\$672
	50	\$962	\$908	\$882	\$855	\$801	\$771	\$700
	51	\$1,001	\$945	\$917	\$890	\$834	\$802	\$728
	52	\$1,042	\$984	\$955	\$926	\$868	\$835	\$757
	53	\$1,083	\$1,023	\$992	\$962	\$902	\$868	\$787
	54	\$1,126	\$1,063	\$1,032	\$1,000	\$938	\$902	\$819
	55	\$1,170	\$1,105	\$1,073	\$1,040	\$975	\$938	\$851
	56	\$1,216	\$1,149	\$1,115	\$1,081	\$1,013	\$975	\$885
	57	\$1,265	\$1,194	\$1,159	\$1,124	\$1,053	\$1,014	\$920
	58	\$1,317	\$1,244	\$1,207	\$1,170	\$1,097	\$1,056	\$958
	59	\$1,372	\$1,295	\$1,257	\$1,219	\$1,143	\$1,099	\$997
	60	\$1,428	\$1,349	\$1,309	\$1,269	\$1,190	\$1,145	\$1,039
	61	\$1,488	\$1,405	\$1,363	\$1,322	\$1,239	\$1,192	\$1,082
	62	\$1,549	\$1,463	\$1,420	\$1,377	\$1,291	\$1,242	\$1,127
	63	\$1,549	\$1,463	\$1,420	\$1,377	\$1,291	\$1,242	\$1,127
	64	\$1,549	\$1,463	\$1,420	\$1,377	\$1,291	\$1,242	\$1,127
	65+	\$1,549	\$1,463	\$1,420	\$1,377	\$1,291	\$1,242	\$1,127

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 1000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Spouse	19	\$1,126	\$1,063	\$1,032	\$1,001	\$938	\$902	\$819
	20	\$1,186	\$1,120	\$1,087	\$1,054	\$988	\$951	\$863
	21	\$1,250	\$1,180	\$1,146	\$1,111	\$1,041	\$1,002	\$909
	22	\$1,317	\$1,244	\$1,207	\$1,170	\$1,097	\$1,055	\$958
	23	\$1,388	\$1,310	\$1,272	\$1,233	\$1,156	\$1,112	\$1,009
	24	\$1,462	\$1,381	\$1,340	\$1,299	\$1,218	\$1,172	\$1,063
	25	\$1,499	\$1,416	\$1,374	\$1,332	\$1,249	\$1,201	\$1,090
	26	\$1,579	\$1,491	\$1,448	\$1,404	\$1,316	\$1,266	\$1,149
	27	\$1,664	\$1,571	\$1,525	\$1,479	\$1,386	\$1,334	\$1,210
	28	\$1,713	\$1,618	\$1,570	\$1,522	\$1,427	\$1,373	\$1,246
	29	\$1,764	\$1,666	\$1,617	\$1,568	\$1,470	\$1,414	\$1,283
	30	\$1,682	\$1,589	\$1,542	\$1,495	\$1,401	\$1,348	\$1,223
	31	\$1,735	\$1,639	\$1,590	\$1,542	\$1,445	\$1,391	\$1,262
	32	\$1,790	\$1,691	\$1,641	\$1,591	\$1,491	\$1,435	\$1,302
	33	\$1,786	\$1,687	\$1,637	\$1,587	\$1,488	\$1,431	\$1,299
	34	\$1,782	\$1,683	\$1,633	\$1,584	\$1,484	\$1,428	\$1,296
	35	\$1,684	\$1,590	\$1,543	\$1,496	\$1,403	\$1,350	\$1,225
	36	\$1,679	\$1,586	\$1,539	\$1,492	\$1,399	\$1,346	\$1,221
	37	\$1,675	\$1,582	\$1,535	\$1,489	\$1,395	\$1,343	\$1,218
	38	\$1,647	\$1,555	\$1,509	\$1,463	\$1,372	\$1,320	\$1,198
	39	\$1,619	\$1,529	\$1,484	\$1,439	\$1,348	\$1,297	\$1,177
	40	\$1,591	\$1,503	\$1,458	\$1,414	\$1,326	\$1,275	\$1,157
	41	\$1,564	\$1,477	\$1,434	\$1,390	\$1,303	\$1,254	\$1,138
	42	\$1,538	\$1,452	\$1,409	\$1,367	\$1,281	\$1,232	\$1,118
	43	\$1,552	\$1,466	\$1,423	\$1,380	\$1,293	\$1,244	\$1,129
	44	\$1,569	\$1,481	\$1,438	\$1,394	\$1,307	\$1,257	\$1,141
	45	\$1,586	\$1,498	\$1,454	\$1,410	\$1,322	\$1,272	\$1,154
	46	\$1,606	\$1,516	\$1,472	\$1,427	\$1,338	\$1,287	\$1,168
	47	\$1,627	\$1,536	\$1,491	\$1,446	\$1,355	\$1,304	\$1,183
	48	\$1,692	\$1,598	\$1,551	\$1,503	\$1,409	\$1,356	\$1,230
	49	\$1,759	\$1,662	\$1,613	\$1,564	\$1,466	\$1,410	\$1,280
	50	\$1,830	\$1,728	\$1,677	\$1,626	\$1,524	\$1,467	\$1,331
	51	\$1,903	\$1,797	\$1,744	\$1,691	\$1,585	\$1,525	\$1,384
	52	\$1,979	\$1,869	\$1,814	\$1,759	\$1,649	\$1,586	\$1,439
	53	\$2,059	\$1,945	\$1,888	\$1,830	\$1,716	\$1,651	\$1,498
	54	\$2,143	\$2,024	\$1,964	\$1,905	\$1,785	\$1,718	\$1,559
	55	\$2,331	\$2,202	\$2,137	\$2,072	\$1,942	\$1,869	\$1,696
	56	\$2,426	\$2,291	\$2,224	\$2,156	\$2,021	\$1,945	\$1,765
	57	\$2,525	\$2,384	\$2,314	\$2,244	\$2,103	\$2,024	\$1,836
	58	\$2,570	\$2,427	\$2,355	\$2,284	\$2,141	\$2,060	\$1,869
	59	\$2,617	\$2,471	\$2,398	\$2,325	\$2,180	\$2,097	\$1,903
	60	\$2,767	\$2,613	\$2,536	\$2,459	\$2,305	\$2,218	\$2,012
	61	\$2,822	\$2,665	\$2,586	\$2,508	\$2,351	\$2,262	\$2,052
	62	\$2,879	\$2,719	\$2,639	\$2,559	\$2,398	\$2,308	\$2,094
	63	\$2,879	\$2,719	\$2,639	\$2,559	\$2,398	\$2,308	\$2,094
	64	\$2,879	\$2,719	\$2,639	\$2,559	\$2,398	\$2,308	\$2,094
	65+	\$2,879	\$2,719	\$2,639	\$2,559	\$2,398	\$2,308	\$2,094

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 1000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Child	19	\$1,132	\$1,069	\$1,038	\$1,006	\$943	\$908	\$824
	20	\$1,159	\$1,094	\$1,062	\$1,030	\$965	\$929	\$843
	21	\$1,186	\$1,120	\$1,087	\$1,054	\$988	\$951	\$863
	22	\$1,216	\$1,148	\$1,114	\$1,080	\$1,013	\$974	\$884
	23	\$1,246	\$1,177	\$1,142	\$1,108	\$1,038	\$999	\$906
	24	\$1,279	\$1,207	\$1,172	\$1,136	\$1,065	\$1,025	\$930
	25	\$1,313	\$1,240	\$1,203	\$1,167	\$1,094	\$1,052	\$955
	26	\$1,349	\$1,274	\$1,236	\$1,199	\$1,123	\$1,081	\$981
	27	\$1,387	\$1,309	\$1,271	\$1,232	\$1,155	\$1,111	\$1,008
	28	\$1,426	\$1,347	\$1,307	\$1,268	\$1,188	\$1,143	\$1,037
	29	\$1,468	\$1,387	\$1,346	\$1,305	\$1,223	\$1,177	\$1,068
	30	\$1,506	\$1,422	\$1,380	\$1,338	\$1,255	\$1,207	\$1,095
	31	\$1,550	\$1,464	\$1,421	\$1,378	\$1,292	\$1,243	\$1,128
	32	\$1,597	\$1,508	\$1,464	\$1,419	\$1,331	\$1,280	\$1,162
	33	\$1,606	\$1,517	\$1,472	\$1,428	\$1,338	\$1,287	\$1,168
	34	\$1,615	\$1,526	\$1,481	\$1,436	\$1,346	\$1,295	\$1,175
	35	\$1,439	\$1,359	\$1,319	\$1,279	\$1,199	\$1,153	\$1,046
	36	\$1,447	\$1,367	\$1,327	\$1,286	\$1,206	\$1,160	\$1,053
	37	\$1,456	\$1,375	\$1,334	\$1,294	\$1,213	\$1,167	\$1,059
	38	\$1,442	\$1,362	\$1,322	\$1,282	\$1,202	\$1,156	\$1,049
	39	\$1,429	\$1,350	\$1,310	\$1,270	\$1,190	\$1,145	\$1,039
	40	\$1,289	\$1,217	\$1,181	\$1,145	\$1,073	\$1,033	\$937
	41	\$1,276	\$1,205	\$1,169	\$1,134	\$1,063	\$1,022	\$928
	42	\$1,263	\$1,193	\$1,158	\$1,122	\$1,052	\$1,012	\$919
	43	\$1,248	\$1,179	\$1,144	\$1,109	\$1,040	\$1,000	\$908
	44	\$1,233	\$1,165	\$1,130	\$1,096	\$1,027	\$989	\$897
	45	\$1,111	\$1,049	\$1,018	\$987	\$925	\$890	\$808
	46	\$1,097	\$1,036	\$1,005	\$975	\$914	\$879	\$798
	47	\$1,083	\$1,023	\$993	\$962	\$902	\$868	\$788
	48	\$1,113	\$1,051	\$1,020	\$989	\$927	\$892	\$809
	49	\$1,144	\$1,080	\$1,048	\$1,016	\$953	\$917	\$832
	50	\$1,155	\$1,090	\$1,058	\$1,026	\$962	\$926	\$840
	51	\$1,188	\$1,122	\$1,089	\$1,056	\$990	\$952	\$864
	52	\$1,223	\$1,155	\$1,121	\$1,087	\$1,019	\$980	\$889
	53	\$1,258	\$1,188	\$1,153	\$1,118	\$1,048	\$1,009	\$915
	54	\$1,295	\$1,223	\$1,187	\$1,151	\$1,079	\$1,038	\$942
	55	\$1,331	\$1,257	\$1,220	\$1,183	\$1,109	\$1,067	\$968
	56	\$1,371	\$1,295	\$1,257	\$1,218	\$1,142	\$1,099	\$997
	57	\$1,412	\$1,334	\$1,294	\$1,255	\$1,176	\$1,132	\$1,027
	58	\$1,457	\$1,376	\$1,336	\$1,295	\$1,214	\$1,168	\$1,060
	59	\$1,504	\$1,420	\$1,379	\$1,337	\$1,253	\$1,206	\$1,094
	60	\$1,650	\$1,558	\$1,512	\$1,467	\$1,375	\$1,323	\$1,200
	61	\$1,705	\$1,610	\$1,563	\$1,515	\$1,420	\$1,367	\$1,240
	62	\$1,762	\$1,664	\$1,615	\$1,566	\$1,468	\$1,413	\$1,282
	63	\$1,762	\$1,664	\$1,615	\$1,566	\$1,468	\$1,413	\$1,282
	64	\$1,762	\$1,664	\$1,615	\$1,566	\$1,468	\$1,413	\$1,282
	65+	\$1,762	\$1,664	\$1,615	\$1,566	\$1,468	\$1,413	\$1,282

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 1000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,922	\$1,815	\$1,762	\$1,708	\$1,601	\$1,541	\$1,398
	20	\$1,982	\$1,872	\$1,817	\$1,762	\$1,651	\$1,589	\$1,442
	21	\$2,046	\$1,932	\$1,875	\$1,818	\$1,704	\$1,640	\$1,488
	22	\$2,113	\$1,995	\$1,937	\$1,878	\$1,760	\$1,694	\$1,537
	23	\$2,184	\$2,062	\$2,001	\$1,941	\$1,819	\$1,750	\$1,588
	24	\$2,258	\$2,132	\$2,070	\$2,007	\$1,881	\$1,810	\$1,642
	25	\$2,295	\$2,167	\$2,104	\$2,040	\$1,912	\$1,840	\$1,669
	26	\$2,376	\$2,243	\$2,177	\$2,111	\$1,979	\$1,904	\$1,728
	27	\$2,460	\$2,323	\$2,255	\$2,186	\$2,049	\$1,972	\$1,789
	28	\$2,509	\$2,369	\$2,300	\$2,230	\$2,090	\$2,011	\$1,825
	29	\$2,560	\$2,418	\$2,347	\$2,275	\$2,133	\$2,052	\$1,862
	30	\$2,508	\$2,368	\$2,299	\$2,229	\$2,089	\$2,010	\$1,824
	31	\$2,561	\$2,418	\$2,347	\$2,276	\$2,133	\$2,052	\$1,862
	32	\$2,616	\$2,470	\$2,398	\$2,325	\$2,179	\$2,097	\$1,903
	33	\$2,612	\$2,466	\$2,394	\$2,321	\$2,176	\$2,093	\$1,899
	34	\$2,607	\$2,462	\$2,390	\$2,317	\$2,172	\$2,090	\$1,896
	35	\$2,498	\$2,359	\$2,289	\$2,220	\$2,081	\$2,002	\$1,817
	36	\$2,493	\$2,355	\$2,285	\$2,216	\$2,077	\$1,999	\$1,813
	37	\$2,489	\$2,351	\$2,281	\$2,212	\$2,074	\$1,995	\$1,810
	38	\$2,461	\$2,324	\$2,255	\$2,187	\$2,050	\$1,972	\$1,790
	39	\$2,433	\$2,297	\$2,230	\$2,162	\$2,027	\$1,950	\$1,769
	40	\$2,383	\$2,250	\$2,184	\$2,117	\$1,985	\$1,910	\$1,733
	41	\$2,356	\$2,225	\$2,159	\$2,093	\$1,962	\$1,888	\$1,713
	42	\$2,329	\$2,199	\$2,135	\$2,070	\$1,940	\$1,867	\$1,694
	43	\$2,344	\$2,213	\$2,148	\$2,083	\$1,953	\$1,879	\$1,705
	44	\$2,360	\$2,229	\$2,163	\$2,097	\$1,966	\$1,892	\$1,716
	45	\$2,329	\$2,199	\$2,135	\$2,070	\$1,940	\$1,867	\$1,694
	46	\$2,348	\$2,218	\$2,152	\$2,087	\$1,956	\$1,882	\$1,708
	47	\$2,369	\$2,237	\$2,172	\$2,106	\$1,974	\$1,899	\$1,723
	48	\$2,434	\$2,299	\$2,231	\$2,163	\$2,028	\$1,951	\$1,770
	49	\$2,502	\$2,363	\$2,293	\$2,224	\$2,084	\$2,005	\$1,820
	50	\$2,463	\$2,326	\$2,258	\$2,189	\$2,052	\$1,974	\$1,792
	51	\$2,537	\$2,395	\$2,325	\$2,254	\$2,113	\$2,033	\$1,845
	52	\$2,613	\$2,467	\$2,395	\$2,322	\$2,176	\$2,094	\$1,900
	53	\$2,693	\$2,543	\$2,468	\$2,393	\$2,243	\$2,158	\$1,959
	54	\$2,777	\$2,622	\$2,545	\$2,468	\$2,313	\$2,225	\$2,019
	55	\$2,886	\$2,726	\$2,645	\$2,565	\$2,404	\$2,313	\$2,099
	56	\$2,981	\$2,815	\$2,732	\$2,649	\$2,483	\$2,389	\$2,168
	57	\$3,079	\$2,908	\$2,822	\$2,737	\$2,565	\$2,468	\$2,240
	58	\$3,124	\$2,951	\$2,864	\$2,777	\$2,603	\$2,504	\$2,272
	59	\$3,171	\$2,995	\$2,907	\$2,818	\$2,642	\$2,542	\$2,306
	60	\$3,275	\$3,093	\$3,001	\$2,910	\$2,728	\$2,625	\$2,382
	61	\$3,330	\$3,145	\$3,052	\$2,959	\$2,774	\$2,669	\$2,422
	62	\$3,387	\$3,199	\$3,104	\$3,010	\$2,822	\$2,715	\$2,463
	63	\$3,387	\$3,199	\$3,104	\$3,010	\$2,822	\$2,715	\$2,463
	64	\$3,387	\$3,199	\$3,104	\$3,010	\$2,822	\$2,715	\$2,463
	65+	\$3,387	\$3,199	\$3,104	\$3,010	\$2,822	\$2,715	\$2,463

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 1000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Children	19	\$1,460	\$1,379	\$1,338	\$1,297	\$1,216	\$1,170	\$1,062
	20	\$1,486	\$1,403	\$1,362	\$1,321	\$1,238	\$1,191	\$1,081
	21	\$1,514	\$1,430	\$1,387	\$1,345	\$1,261	\$1,213	\$1,101
	22	\$1,543	\$1,457	\$1,414	\$1,371	\$1,285	\$1,237	\$1,122
	23	\$1,574	\$1,486	\$1,442	\$1,399	\$1,311	\$1,261	\$1,144
	24	\$1,606	\$1,517	\$1,472	\$1,427	\$1,338	\$1,287	\$1,168
	25	\$1,640	\$1,549	\$1,503	\$1,458	\$1,366	\$1,315	\$1,193
	26	\$1,676	\$1,583	\$1,536	\$1,489	\$1,396	\$1,343	\$1,219
	27	\$1,714	\$1,619	\$1,571	\$1,523	\$1,428	\$1,374	\$1,246
	28	\$1,754	\$1,656	\$1,607	\$1,559	\$1,461	\$1,406	\$1,275
	29	\$1,796	\$1,696	\$1,646	\$1,596	\$1,496	\$1,439	\$1,306
	30	\$1,763	\$1,665	\$1,616	\$1,567	\$1,469	\$1,413	\$1,282
	31	\$1,808	\$1,707	\$1,657	\$1,606	\$1,506	\$1,449	\$1,315
	32	\$1,854	\$1,751	\$1,700	\$1,648	\$1,545	\$1,486	\$1,349
	33	\$1,863	\$1,760	\$1,708	\$1,656	\$1,552	\$1,494	\$1,355
	34	\$1,873	\$1,768	\$1,716	\$1,664	\$1,560	\$1,501	\$1,362
	35	\$1,740	\$1,644	\$1,595	\$1,547	\$1,450	\$1,395	\$1,266
	36	\$1,749	\$1,652	\$1,603	\$1,554	\$1,457	\$1,402	\$1,272
	37	\$1,757	\$1,660	\$1,611	\$1,562	\$1,464	\$1,409	\$1,278
	38	\$1,744	\$1,647	\$1,598	\$1,550	\$1,453	\$1,398	\$1,268
	39	\$1,731	\$1,634	\$1,586	\$1,538	\$1,442	\$1,387	\$1,259
	40	\$1,664	\$1,572	\$1,525	\$1,479	\$1,386	\$1,334	\$1,210
	41	\$1,651	\$1,559	\$1,513	\$1,468	\$1,376	\$1,324	\$1,201
	42	\$1,639	\$1,547	\$1,502	\$1,456	\$1,365	\$1,313	\$1,192
	43	\$1,624	\$1,533	\$1,488	\$1,443	\$1,353	\$1,301	\$1,181
	44	\$1,609	\$1,519	\$1,475	\$1,430	\$1,340	\$1,290	\$1,170
	45	\$1,548	\$1,462	\$1,419	\$1,376	\$1,290	\$1,241	\$1,126
	46	\$1,534	\$1,449	\$1,406	\$1,363	\$1,278	\$1,230	\$1,116
	47	\$1,520	\$1,436	\$1,393	\$1,351	\$1,266	\$1,218	\$1,106
	48	\$1,550	\$1,464	\$1,420	\$1,377	\$1,291	\$1,242	\$1,127
	49	\$1,581	\$1,493	\$1,449	\$1,405	\$1,317	\$1,267	\$1,150
	50	\$1,586	\$1,497	\$1,453	\$1,409	\$1,321	\$1,271	\$1,153
	51	\$1,619	\$1,529	\$1,484	\$1,439	\$1,349	\$1,298	\$1,177
	52	\$1,654	\$1,562	\$1,516	\$1,470	\$1,378	\$1,326	\$1,203
	53	\$1,689	\$1,595	\$1,548	\$1,501	\$1,407	\$1,354	\$1,228
	54	\$1,726	\$1,630	\$1,582	\$1,534	\$1,438	\$1,383	\$1,255
	55	\$1,727	\$1,631	\$1,583	\$1,535	\$1,439	\$1,384	\$1,256
	56	\$1,767	\$1,668	\$1,619	\$1,570	\$1,472	\$1,416	\$1,285
	57	\$1,808	\$1,707	\$1,657	\$1,607	\$1,506	\$1,449	\$1,315
	58	\$1,853	\$1,750	\$1,698	\$1,647	\$1,543	\$1,485	\$1,347
	59	\$1,900	\$1,794	\$1,741	\$1,688	\$1,582	\$1,523	\$1,382
	60	\$2,036	\$1,923	\$1,866	\$1,810	\$1,696	\$1,632	\$1,481
	61	\$2,091	\$1,975	\$1,917	\$1,859	\$1,742	\$1,676	\$1,521
	62	\$2,149	\$2,029	\$1,969	\$1,910	\$1,790	\$1,722	\$1,563
	63	\$2,149	\$2,029	\$1,969	\$1,910	\$1,790	\$1,722	\$1,563
	64	\$2,149	\$2,029	\$1,969	\$1,910	\$1,790	\$1,722	\$1,563
	65+	\$2,149	\$2,029	\$1,969	\$1,910	\$1,790	\$1,722	\$1,563

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 9/23/2010

BC Life & Health New PPO Share 1000

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$789	\$745	\$723	\$701	\$658	\$633	\$574
	1	\$789	\$745	\$723	\$701	\$658	\$633	\$574
	2	\$789	\$745	\$723	\$701	\$658	\$633	\$574
	3	\$789	\$745	\$723	\$701	\$658	\$633	\$574
	4	\$789	\$745	\$723	\$701	\$658	\$633	\$574
	5	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	6	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	7	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	8	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	9	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	10	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	11	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	12	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	13	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	14	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	15	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	16	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	17	\$394	\$372	\$361	\$350	\$329	\$316	\$287
	18	\$394	\$372	\$361	\$350	\$329	\$316	\$287
2 Children	0	\$1,219	\$1,151	\$1,117	\$1,083	\$1,015	\$977	\$886
	1	\$1,219	\$1,151	\$1,117	\$1,083	\$1,015	\$977	\$886
	2	\$1,219	\$1,151	\$1,117	\$1,083	\$1,015	\$977	\$886
	3	\$1,219	\$1,151	\$1,117	\$1,083	\$1,015	\$977	\$886
	4	\$1,219	\$1,151	\$1,117	\$1,083	\$1,015	\$977	\$886
	5	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	6	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	7	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	8	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	9	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	10	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	11	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	12	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	13	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	14	\$657	\$620	\$602	\$583	\$547	\$526	\$477
	15	\$651	\$615	\$597	\$579	\$542	\$522	\$474
	16	\$651	\$615	\$597	\$579	\$542	\$522	\$474
	17	\$651	\$615	\$597	\$579	\$542	\$522	\$474
	18	\$651	\$615	\$597	\$579	\$542	\$522	\$474
3+ Children	0	\$1,579	\$1,491	\$1,447	\$1,403	\$1,315	\$1,265	\$1,148
	1	\$1,579	\$1,491	\$1,447	\$1,403	\$1,315	\$1,265	\$1,148
	2	\$1,579	\$1,491	\$1,447	\$1,403	\$1,315	\$1,265	\$1,148
	3	\$1,579	\$1,491	\$1,447	\$1,403	\$1,315	\$1,265	\$1,148
	4	\$1,579	\$1,491	\$1,447	\$1,403	\$1,315	\$1,265	\$1,148
	5	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	6	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	7	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	8	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	9	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	10	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	11	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	12	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	13	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	14	\$1,120	\$1,058	\$1,026	\$995	\$933	\$898	\$814
	15	\$994	\$939	\$911	\$883	\$828	\$797	\$723
	16	\$994	\$939	\$911	\$883	\$828	\$797	\$723
	17	\$994	\$939	\$911	\$883	\$828	\$797	\$723
	18	\$994	\$939	\$911	\$883	\$828	\$797	\$723

Anthem Blue Cross Life and Health Insurance Company
Actuarial Memorandum
Individual Rates effective September 23, 2010

The purpose of this filing is to file initial rates for new policies compliant with Federal Health Care Reform (PPACA) and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12.

The lifetime loss study described in the body of the memorandum is a test under a reasonable set of assumptions that the lifetime loss ratio is above 70%.

1. Policy Form Numbers and Names

Premier Plus: HCR Premier 9.23.10
Lumenos HSA Plus: HCR New CDHP 9.23.10
Lumenos HSA 1500 Plus: HCR HSA 1500 9.23.10
Lumenos HSA 5000 Plus: HCR HSA 5000 9.23.10
New PPO Share: HCR Share 9.23.10
SmartSense Plus: HCR SS 9.23.10
New Tonik 5000: HCR Tonik 5000 9.23.10
ClearProtection Plus: HCR CP 9.23.10
CoreGuard Plus: HCR CG 9.23.10

2. Description of Benefits Provided

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed below.

Premier Plus

Plan Name	Deductible*	Coins**	Out-of-Pocket Maximum (Including Deductible)*	Prescription RX
1000 Deductible	\$1,000 / \$1,000	75% / 50%	\$5,500 / \$8,500	See Below
1500 Deductible	\$1,500 / \$1,500	75% / 50%	\$6,000 / \$9,000	See Below
2500 Deductible	\$2,500 / \$2,500	75% / 50%	\$7,000 / \$10,000	See Below
3500 Deductible	\$3,500 / \$3,500	75% / 50%	\$8,000 / \$11,000	See Below
5000 Deductible	\$5,000 / \$5,000	75% / 50%	\$9,500 / \$12,500	See Below
6000 Deductible	\$6,000 / \$6,000	75% / 50%	\$10,500 / \$13,500	See Below

*For In-Network / Out-of-Network services.

**Coinsurance shown is the percent paid by BCL&H for In-Network / Out-of-Network services.

The deductible is waived for Preventive Care services which are covered at 100%.

All plans have a prescription benefit utilizing our comprehensive formulary. The member pays a \$15 copay per generic prescription. There is a separate \$500 brand + specialty deductible, then a \$40 copay per preferred brand prescription and \$60 copay per non-preferred brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500.

Maternity is not covered.

Lumenos HSA Plus

Plan Name	Deductible*	Coins**	Out-of-Pocket Maximum (Including Deductible)***
1500 / 3000 Deductible (Single / Family)	\$1,500	70% / 50%	\$5,000 / \$10,000
3000 Deductible (Single only)	\$3,000	100% / 70%	\$3,000 / \$6,000
4500 Deductible (Single only)	\$4,500	100% / 70%	\$4,500 / \$9,000
5950 Deductible (Single only)	\$5,950	100% / 70%	\$5,950 / \$11,900
3500 Deductible (Family only Aggregate Ded)	\$3,500	100% / 70%	\$3,500 / \$7,000
5500 Deductible (Family only Aggregate Ded)	\$5,500	100% / 70%	\$5,500 / \$11,000
7500 Deductible (Family only Embedded Ded)	\$7,500	100% / 70%	\$7,500 / \$15,000
11900 Deductible (Family only Embedded Ded)	\$11,900	100% / 70%	\$11,900 / \$23,800
5000 / 10000 Deductible w/ maternity (Single / Family)	\$5,000	100% / 70%	\$5,000 / \$10,000

*For In-Network and/or Out-of-Network combined.

**Coinsurance shown is the percent paid by BCL&H for In-Network / Out-of-Network services.

***Out-of-Pocket Maximum for In-Network / Out-of-Network services.

The deductible is waived for Preventive Care services which are covered at 100%.

For family contracts in the 1500 and 5000 Deductible plans, all family members use an aggregate deductible regardless of the number of family members. The family contract deductible is twice the single contract deductible. Similarly all family members also use a shared out-of-pocket maximum and the family contract out-of-pocket maximum is twice the single contract out-of-pocket maximum.

The Family Aggregate Deductible plans pay benefits after family members collectively meet the family deductible. The Out-of-Pocket Maximum is also satisfied collectively.

The Family Embedded Deductible plans pay benefits to individuals of the family once half of the family deductible is met by the respective individual. Once the total allowable charges for two or more members of family equals the family deductible, no further deductible or coinsurance amounts are required.

All plans have prescription benefits subject to the medical + prescription drug deductible with coinsurance as indicated above.

Maternity is covered for the 5000 Deductible plan only.

New PPO Share

Plan Name	Deductible*	Coins**	Out-of-Pocket Maximum (Including Deductible)*
1000 Deductible	\$1,000	70%	\$5,000
5000 Deductible	\$5,000	70%	\$7,500

*For In-Network and/or Out-of-Network services.

** Coinsurance shown is the percent paid by BCL&H for participating providers.

The deductible is waived for Preventive Care services and is covered at 100%.

Prescription drug benefits for the 1000 Deductible are provided for formulary drugs at a \$10 copay for generic drugs, and a \$30 copay for brand name drugs with a separate \$250 brand name drug deductible, if obtained at a participating pharmacy.

Prescription drug benefits for the 5000 Deductible are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$750 brand name drug deductible, if obtained at a participating pharmacy.

For family contracts, once two members have met the OOP Maximum, no further coinsurance will be required for the family for the remainder of the year. Similarly, once two members have satisfied their deductibles, no further deductible is required for the family for the remainder of the year.

Maternity coverage is provided.

SmartSense Plus

Plan Name	Deductible*	Coins**	Out-of-Pocket Maximum (Including Deductible)*	Prescription RX
1000 Deductible (Standard Rx)	\$1,000 / \$1,000	70% / 50%	\$4,500 / \$8,500	See Below
1000 Deductible (Upgrade Rx)	\$1,000 / \$1,000	70% / 50%	\$4,500 / \$8,500	See Below
2000 Deductible (Standard Rx)	\$2,000 / \$2,000	70% / 50%	\$5,500 / \$9,500	See Below
2000 Deductible (Upgrade Rx)	\$2,000 / \$2,000	70% / 50%	\$5,500 / \$9,500	See Below
3500 Deductible (Standard Rx)	\$3,500 / \$3,500	70% / 50%	\$7,000 / \$11,000	See Below
3500 Deductible (Upgrade Rx)	\$3,500 / \$3,500	70% / 50%	\$7,000 / \$11,000	See Below
6000 Deductible (Standard Rx)	\$6,000 / \$6,000	70% / 50%	\$9,500 / \$13,500	See Below
6000 Deductible (Upgrade Rx)	\$6,000 / \$6,000	70% / 50%	\$9,500 / \$13,500	See Below

* For In-Network / Out-of-Network services.

** Coinsurance shown is the percent paid by BCL&H for In-Network / Out-of-Network services.

The deductible is waived for Preventive Care services which are covered at 100%.

All plans have a prescription benefit utilizing our comprehensive formulary. With respect to the Standard Rx only plans, the member pays a \$15 copay per generic prescription. There is catastrophic brand and specialty coverage subject to a \$7500 brand + specialty deductible, after which there is a \$40 copay per preferred brand prescription and \$60 copay per non-preferred brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500. With respect to the Upgrade Rx plans, the member pays a \$15 copay per generic prescription, and brand and specialty coverage is subject to a \$500 deductible after which there is a \$40 copay per preferred brand prescription and \$60 copay per non-preferred brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500.

Maternity is not covered.

ClearProtection Plus

Plan Name	Hospital/ER Deductible*	Coins**	Out-of-Pocket Maximum (Including Deductible)*	Prescription RX
1000 Deductible	\$1,000	60% / 50%	\$4,500	See Below
3300 Deductible	\$3,300	60% / 50%	\$6,800	See Below
5000 Deductible	\$5,000	60% / 50%	\$8,500	See Below

*For In-Network and/or Out-of-Network services combined.

**Coinsurance shown is the percent paid by BCL&H for In-Network / Out-of-Network services.

With the exception of Preventive Care services which are waived from the deductible and paid at 100%, only hospital and emergency room services are paid after the deductible. All other services are covered and paid for at 100% after the Out-of-Pocket Maximum is reached.

All plans have a prescription benefit utilizing our comprehensive formulary. The member pays a \$15 copay per generic prescription. There is catastrophic brand and specialty coverage subject to a \$7500 brand + specialty deductible, after which there is a \$40 copay per preferred brand prescription and \$60 copay per non-preferred brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500.

Maternity is not covered.

CoreGuard Plus

Plan Name	Deductible*	Coins**	Out-of-Pocket Maximum (Including Deductible)*	Prescription RX
750 Deductible	\$750 / \$750	50% / 30%	\$4,250 / \$8,250	See Below
1500 Deductible	\$1,500 / \$1,500	50% / 30%	\$5,000 / \$9,000	See Below
2500 Deductible	\$2,500 / \$2,500	50% / 30%	\$6,000 / \$10,000	See Below
3500 Deductible	\$3,500 / \$3,500	50% / 30%	\$7,000 / \$11,000	See Below
5000 Deductible	\$5,000 / \$5,000	50% / 30%	\$8,500 / \$12,500	See Below
7500 Deductible	\$7,500 / \$7,500	50% / 30%	\$11,000 / \$15,000	See Below
10000 Deductible	\$10,000 / \$10,000	100% / 70%	\$10,000 / \$17,500	See Below

*For In-Network / Out-of-Network services.

**Coinsurance shown is the percent paid by BCL&H for In-Network / Out-of-Network services.

The deductible is waived for Preventive Care services which are covered at 100%.

All plans have a prescription benefit utilizing our comprehensive formulary. The member pays a \$15 copay per generic prescription. There is catastrophic brand and specialty coverage subject to a \$7500 brand + specialty deductible, after which there is a \$40 copay per preferred brand prescription and \$60 copay per non-preferred brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500.

Maternity is not covered.

New Tonik 5000

Plan Name	Deductible*	Coins**	Out-of-Pocket Maximum (Including Deductible)***	Prescription RX
5000 Deductible	\$5,000	100% / 50%	\$5,000 / \$10,000	See Below

*For In-Network and/or Out-of-Network combined.

**Coinsurance shown is the percent paid by BCL&H for In-Network / Out-of-Network services.

***Out-of-Pocket Maximum for In-Network / Out-of-Network services.

The deductible is waived for Preventive Care services which are covered at 100%.

Prescription drugs benefits are provided for generic formulary drugs at a \$15 copay.

The form includes a dental benefit. In-network preventive and diagnostic dental services are paid in full and fillings (in-network) are subject to an 80% coinsurance. Out-of-network dental benefits are paid according to a schedule of benefits. There is a \$25 deductible, waived for in-network preventive and diagnostic services, and a \$500 annual benefit maximum.

A vision exam and glasses are covered up to \$50 a year. This plan also includes benefits for lenses, frames, or contacts every 24 months with a co-payment of \$25.

Maternity is not covered.

3. Premium Rate Structure

These products are being priced using unisex rating since gender-specific rating has been eliminated in California effective January 1, 2011.

For all products with the exception of PPO Share 1000 and PPO Share 5000, the premium rates vary by the attained age of each member. Premium rates also vary according to contract type, single or family, and by underwriting tier and region. The rate for a family contract is equal to the sum of all family members' rates.

Pursuant to AB 2244, chaptered September 30, 2010, for the 12-month period following the effective date of coverage for a child who is not a late enrollee and who did not maintain coverage with a health care service plan or insurer for the 90-day period prior to application, a 20% surcharge above the highest allowable rate may be applied.

For the PPO Share 1000 and PPO Share 5000, the premium rates vary by attained age of the subscriber, and by 5-tier family contract type, underwriting tier and region. For Subscriber & Spouse or Family, the rates are based on the age of the younger spouse.

As discussed below, we are removing the anti-selective component of underlying trend by plan from the assumed future trend increases. In the past, we have removed underwriting wear-off from the trend but not other anti-selection which has proven to be quite sizeable recently. Now, the premiums have been adjusted such that they should not need to increase due to anti-selection for the next few years. And as such, we are using a lower anticipated trend (which excludes anti-selection) in order to lower future anticipated rate increases in comparison to our previous methodology.

4. Effects of Health Care Reform

The assumed effects of Federal Health Care Reform have been included in the pricing for these policy forms:

- Dependents will be covered up to age 26. This has an immaterial pricing impact.
- Removal of lifetime limits. This has an immaterial pricing impact.
- Removal of annual limits. This is expected to have less than 0.5% impact and has not been rated for explicitly.
- Policy forms in this filing must cover Preventive Care benefits at 100% such that the deductible and all cost sharing is waived. The impact of this benefit was calculated by taking experience from our only existing plans that cover Preventive Care at 100%, the Lumenos HSA plans. Lumenos HSA Preventive Care claims pmpm by age were first adjusted slightly to account for more robust Preventive Care benefits under Federal Health Care Reform. The adjusted claims pmpm by age was then compared to existing SmartSense and PPO Share Preventive Care claims pmpm by age to arrive at an expected impact of covering preventive care prior to the deductible. The expected impacts to claims is as follows:

Federal Health Care Reform Expanded Preventive Care Impact

Product	Percentage Impact to Claims
SmartSense*	8.5%
PPO Share	5.4%
Lumenos HSA	1.2%

*SmartSense Plus, ClearProtection Plus, CoreGuard Plus, Premier Plus, and Tonik 5000 plans were all priced using relativities to SmartSense (displayed below).

- Children are expected to be guaranteed issue for these policy forms under Health Care Reform. The expected impact to claims for this provision is:
 - a. 3.5% for Premier Plus, SmartSense Plus, ClearProtection Plus, CoreGuard Plus, and New Tonik 5000 plans.
 - b. 2.7% for Lumenos HSA Plus plans.
 - c. 0.3% for New PPO Share plans.
- The Preventive Care benefits and guarantee issue of children provision impacts are not expected to be multiplicative. That is, the total assumed impact of Preventive Care benefits at 100% prior to the deductible and guarantee issue of children is:
 - a. $8.5\% + 3.5\% = 12.1\%$ for Premier Plus, SmartSense Plus, ClearProtection Plus, CoreGuard Plus, and New Tonik 5000 plans.
 - b. $1.2\% + 2.7\% = 3.9\%$ for Lumenos HSA Plus plans.
 - c. $5.4\% + 0.3\% = 5.7\%$ for New PPO Share plans.

5. Expected Lifetime Loss Ratios

The Regulatory standard for pricing hospital, medical, and surgical policies set forth in California Code of Regulations 2222.12 states that for each policy delivered on or after 7/1/2007 and also each policy that receives a rate revision on or after 7/1/2007, benefits shall be deemed reasonable in relation to premiums if 1) the anticipated lifetime loss ratio is not less than 70 percent and 2) the anticipated future-only lifetime loss ratio is also not less than 70 percent. All of Anthem's current policy forms are subject to the 70 percent standard.

The anticipated lifetime loss ratios and the assumptions and methodology are displayed below.

Assumptions

1. We project the anticipated lifetime loss ratio for the cohort of members sold prior to 10/1/2011. The assumed sales per month for each product family are 933 members sold from 9/23/2010 through 9/30/2010, then 4,000 member sales per month for each subsequent month up through September 2011.
2. The assumed components of claims trends, excluding the effects of duration and aging, are:

Premier Plus

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	3.0%	20.3%
2011	8.9%	6.0%	2.8%	18.7%
2012	8.9%	4.8%	2.6%	17.1%
2013	8.9%	3.6%	2.4%	15.6%
2014	8.9%	2.4%	2.2%	14.0%
2015	8.9%	1.2%	1.9%	12.4%
2016 – 2025	8.9%	0.0%	1.7%	10.8%

Lumenos HSA Plus (non-maternity)

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	3.8%	21.3%
2011	8.9%	6.0%	3.6%	19.6%
2012	8.9%	4.8%	3.3%	18.0%
2013	8.9%	3.6%	3.0%	16.3%
2014	8.9%	2.4%	2.8%	14.6%
2015	8.9%	1.2%	2.5%	13.0%
2016 – 2025	8.9%	0.0%	2.2%	11.3%

Lumenos HSA 5000 Plus (maternity)

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	4.4%	21.9%
2011	8.9%	6.0%	4.1%	20.2%
2012	8.9%	4.8%	3.8%	18.5%
2013	8.9%	3.6%	3.5%	16.8%
2014	8.9%	2.4%	3.2%	15.1%
2015	8.9%	1.2%	2.8%	13.4%
2016 – 2025	8.9%	0.0%	2.5%	11.6%

New PPO Share

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	2.9%	20.2%
2011	8.9%	6.0%	2.7%	18.6%
2012	8.9%	4.8%	2.5%	17.1%
2013	8.9%	3.6%	2.3%	15.5%
2014	8.9%	2.4%	2.1%	13.9%
2015	8.9%	1.2%	1.9%	12.3%
2016 – 2025	8.9%	0.0%	1.7%	10.7%

SmartSense Plus

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	2.8%	20.1%
2011	8.9%	6.0%	2.7%	18.6%
2012	8.9%	4.8%	2.5%	17.0%
2013	8.9%	3.6%	2.3%	15.4%
2014	8.9%	2.4%	2.0%	13.8%
2015	8.9%	1.2%	1.8%	12.3%
2016 – 2025	8.9%	0.0%	1.6%	10.7%

New Tonik 5000*

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	3.9%	21.4%
2011	8.9%	6.0%	3.7%	19.7%
2012	8.9%	4.8%	3.4%	18.1%
2013	8.9%	3.6%	3.1%	16.4%
2014	8.9%	2.4%	2.8%	14.7%
2015	8.9%	1.2%	2.5%	13.0%
2016 – 2025	8.9%	0.0%	2.2%	11.4%

*Medical component trend assumptions. Assumed dental/vision trend is 8.0%.

ClearProtection Plus

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	2.8%	20.1%
2011	8.9%	6.0%	2.6%	18.5%
2012	8.9%	4.8%	2.4%	16.9%
2013	8.9%	3.6%	2.2%	15.4%
2014	8.9%	2.4%	2.0%	13.8%
2015	8.9%	1.2%	1.8%	12.2%
2016 – 2025	8.9%	0.0%	1.6%	10.7%

CoreGuard Plus

Year	Underlying Trend	Anti-Selection	Deductible Leveraging	Leveraged Trend
2010	8.9%	7.2%	3.2%	20.6%
2011	8.9%	6.0%	3.0%	19.0%
2012	8.9%	4.8%	2.8%	17.4%
2013	8.9%	3.6%	2.6%	15.8%
2014	8.9%	2.4%	2.3%	14.1%
2015	8.9%	1.2%	2.1%	12.5%
2016 – 2025	8.9%	0.0%	1.8%	10.9%

The underlying claims trend assumptions for 2010 is based on historical claims trends, which are being driven higher by anti-selection as healthy members lapse or buy-down to lower-benefit plans. We believe that this will continue through 2010 and into 2011.

- Our approach is to have the premium reflect as much of the future anti-selection and durational wear-off as can be reasonably expected so that future rate increases will be in line with the underlying trend. It is quite possible that the anti-selection could be worse than what is shown after the first 2 or 3 years. But, we expect this methodology will help us implement lower rate increases for the next few years. The assumed annual premium increases from 2011 and going forward are:

Product	Assumed Annual Premium Increase
Premier Plus	10.8%
Lumenos HSA Plus (non-maternity)	11.3%
Lumenos HSA 5000 Plus (maternity)	11.6%
New PPO Share	10.7%
SmartSense Plus	10.7%
New Tonik 5000*	11.4%
ClearProtection Plus	10.7%
CoreGuard Plus	10.9%

*Medical component premium increase. Assumed annual dental / vision component increase for Tonik is 8.0%.

4. The assumed durational curves for premium and claims are:

a. Premier Plus, SmartSense Plus, ClearProtection Plus, CoreGuard Plus, and New Tonik 5000 plans:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.675	0.945	0.713
quarter 2	0.826	0.946	0.873
quarter 3	0.973	0.971	1.002
quarter 4	0.992	0.981	1.011
year 2 *	1.000	1.000	1.000
year 3	1.089	1.069	1.018
year 4	1.186	1.123	1.056
year 5	1.356	1.202	1.128
year 6	1.608	1.301	1.236
year 7	1.810	1.403	1.290
year 8	1.847	1.490	1.240
year 9	1.884	1.520	1.240
year 10	1.921	1.550	1.240
year 11+	1.981	1.598	1.240

*note: year 2 is set by convention to be one.

b. Lumenos HSA Plus (non-maternity) plans:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.471	0.912	0.517
quarter 2	0.609	0.927	0.657
quarter 3	0.822	0.936	0.879
quarter 4	0.919	0.951	0.967
year 2 *	1.000	1.000	1.000
year 3	1.145	1.079	1.061
year 4	1.203	1.133	1.062
year 5	1.328	1.213	1.095
year 6	1.523	1.313	1.160
year 7	1.668	1.416	1.177
year 8	1.701	1.504	1.131
year 9	1.735	1.534	1.131
year 10	1.770	1.564	1.131
year 11+	1.824	1.613	1.131

*note: year 2 is set by convention to be one.

c. New PPO Share and Lumenos HSA 5000 Plus (maternity) plans:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.604	0.901	0.670
quarter 2	0.727	0.904	0.804
quarter 3	0.909	0.913	0.995
quarter 4	0.925	0.929	0.996
year 2 *	1.000	1.000	1.000
year 3	1.171	1.103	1.062
year 4	1.244	1.224	1.017
year 5	1.478	1.330	1.112
year 6	1.539	1.385	1.112
year 7	1.549	1.403	1.105
year 8	1.580	1.431	1.105
year 9	1.612	1.459	1.105
year 10	1.644	1.488	1.105
year 11+	1.682	1.522	1.105

The durational factors are based on Anthem experience except for Year 11+. We have addressed the finding in the Axene Health Partners report, setting the year 11+ durational loss ratio index to be equal to the year 10 durational loss ratio index by lowering the Year 11+ claims index. This does not have a significant impact on the lifetime loss ratio calculation.

The interest rate used to accumulate past values and discount future values is 4.31%.

5. The product pricing in this filing is based on existing experience, with pricing relativities used as scalar factors on premium and claims. The benefit, selection, and pricing relativities for non-maternity plans are as follows:

Products without a Maternity Benefit

Product	Benefit Relativity	Selection Relativity	Pricing Relativity
New Tonik 5000	1.03	0.85	0.88
ClearProtection 1000 Plus	0.87	0.85	0.74
ClearProtection 3300 Plus	0.76	0.74	0.56
ClearProtection 5000 Plus	0.70	0.64	0.45
CoreGuard 750 Plus	0.98	1.12	1.10
CoreGuard 1500 Plus	0.91	0.80	0.73
CoreGuard 2500 Plus	0.84	0.73	0.62
CoreGuard 3500 Plus	0.82	0.72	0.59
CoreGuard 5000 Plus	0.77	0.72	0.55
CoreGuard 7500 Plus	0.70	0.70	0.49
CoreGuard 10000 Plus	0.73	0.66	0.48
SmartSense 1000 Standard Rx Plus	1.05	1.11	1.17
SmartSense 2000 Standard Rx Plus	0.96	0.96	0.92
SmartSense 3500 Standard Rx Plus	0.85	0.88	0.75
SmartSense 6000 Standard Rx Plus	0.76	0.79	0.60
SmartSense 1000 Upgrade Rx Plus	1.16	1.13	1.31
SmartSense 2000 Upgrade Rx Plus	1.07	0.98	1.05
SmartSense 3500 Upgrade Rx Plus	0.95	0.90	0.86
SmartSense 6000 Upgrade Rx Plus	0.87	0.81	0.70
Premier 1000 Plus	1.25	1.20	1.49
Premier 1500 Plus	1.15	1.12	1.29
Premier 2500 Plus	1.11	1.03	1.14
Premier 3500 Plus	1.05	0.96	1.01
Premier 5000 Plus	0.98	0.90	0.89
Premier 6000 Plus	0.95	0.88	0.83
Lumenos HSA 1500 Plus	1.10	1.11	1.22
Lumenos HSA 3000 Plus (Single)	1.05	1.02	1.07
Lumenos HSA 4500 Plus (Single)	0.95	0.94	0.90
Lumenos HSA 5950 Plus (Single)	0.89	0.87	0.78
Lumenos HSA 3500 Plus (Family Aggregate Ded)	1.18	1.07	1.26
Lumenos HSA 5500 Plus (Family Aggregate Ded)	1.07	0.91	0.97
Lumenos HSA 7500 Plus (Family Embedded Ded)	1.08	0.92	0.99
Lumenos HSA 11900 Plus (Family Embedded Ded)	0.95	0.79	0.75

Summary by Product Family	Benefit Relativity	Selection Relativity	Pricing Relativity
Existing SmartSense	0.94	1.17	1.13
Existing Lumenos HSA non-maternity	1.01	1.00	1.01
New Tonik 5000	1.03	0.85	0.88
ClearProtection Plus	0.78	0.75	0.58
CoreGuard Plus	0.82	0.79	0.65
SmartSense Plus	0.96	0.96	0.92
Premier Plus	1.08	1.03	1.11
Lumenos HSA Plus	1.03	0.96	0.99

Products with a Maternity Benefit

Product	Benefit Relativity	Selection Relativity	Pricing Relativity
New PPO Share 1000	1.31	1.52	1.99
New PPO Share 5000	1.00	1.00	1.00
Lumenos HSA 5000 Plus	0.99	1.00	0.99

Summary by Product Family	Benefit Relativity	Selection Relativity	Pricing Relativity
Existing PPO Share	1.23	1.38	1.70
New PPO Share	1.15	1.29	1.49
Lumenos HSA 5000 Plus	0.99	1.00	0.99

Methodology

$$\text{Lifetime Loss Ratio} = C / P$$

Let i = the month of past (historical) or projected PMPM experience.

$$C = \sum_{i=1}^{\infty} \text{FV(Past Claims PMPM}_i \times \text{Membership}_i) + \sum_{i=1}^{\infty} \text{PV(Projected Claims PMPM}_i \times \text{Membership}_i)$$

$$P = \sum_{i=1}^{\infty} \text{FV(Past Premium PMPM}_i \times \text{Membership}_i) + \sum_{i=1}^{\infty} \text{PV(Projected Premium PMPM}_i \times \text{Membership}_i)$$

Where *FV* means the accumulated value and *PV* means the present values.

$$\text{Future Lifetime Loss Ratio} = FC / FP$$

Let i = the month of past (historical) or projected PMPM experience.

$$FC = \sum_{i=1}^{\infty} \text{PV(Projected Claims PMPM}_i \times \text{Membership}_i)$$

$$FP = \sum_{i=1}^{\infty} \text{PV(Projected Premium PMPM}_i \times \text{Membership}_i)$$

Where *PV* means the present values.

Policies sold on or after 7/1/2007 or policies that experience a rate revision on or after 7/1/2007 are subject to the 70% lifetime loss ratio standard.

For the purposes of calculating the values over the lifetime of the policy, future values are discounted to October 1, 2010. Note that the calculation ends with projected claims data through 12/31/2025.

Historical and Projected Experience

The following is the projected experience by year for the forms included in this filing.

Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

Projected Premier Plus

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$212	\$95	44.6%	26,476
2011	\$223	\$121	54.3%	345,559
2012	\$250	\$162	64.5%	296,549
2013	\$293	\$202	68.9%	180,354
2014	\$343	\$253	73.8%	116,681
2015	\$405	\$324	80.0%	77,002
2016	\$484	\$424	87.6%	50,900
2017	\$580	\$535	92.3%	34,712
2018	\$684	\$620	90.7%	24,755
2019	\$781	\$701	89.7%	17,724
2020	\$883	\$792	89.7%	12,691
2021	\$1,005	\$901	89.7%	9,087
2022	\$1,122	\$1,006	89.7%	6,506
2023	\$1,244	\$1,115	89.7%	4,658
2024	\$1,378	\$1,235	89.7%	3,335
2025	\$1,526	\$1,368	89.7%	2,388

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$280	\$198	70.6%	1,209,378

Projected Lumenos HSA Plus (non-maternity)

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$229	\$72	31.3%	26,951
2011	\$242	\$106	43.9%	372,499
2012	\$280	\$173	61.9%	362,219
2013	\$334	\$233	69.6%	261,729
2014	\$394	\$289	73.3%	196,871
2015	\$467	\$359	76.8%	148,793
2016	\$561	\$456	81.3%	112,489
2017	\$674	\$561	83.2%	86,608
2018	\$799	\$648	81.1%	68,803
2019	\$916	\$736	80.3%	54,820
2020	\$1,041	\$836	80.3%	43,678
2021	\$1,189	\$955	80.3%	34,801
2022	\$1,334	\$1,071	80.2%	27,728
2023	\$1,485	\$1,192	80.2%	22,093
2024	\$1,653	\$1,326	80.2%	17,602
2025	\$1,839	\$1,476	80.2%	14,025

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$370	\$262	70.6%	1,851,709

Projected Lumenos HSA 5000 Plus (maternity)

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$275	\$134	48.7%	26,476
2011	\$290	\$176	60.8%	345,559
2012	\$338	\$256	75.7%	296,549
2013	\$415	\$348	83.7%	180,354
2014	\$514	\$442	86.0%	116,681
2015	\$626	\$579	92.5%	77,002
2016	\$736	\$700	95.1%	50,900
2017	\$840	\$796	94.8%	34,712
2018	\$955	\$904	94.7%	24,755
2019	\$1,087	\$1,029	94.7%	17,724
2020	\$1,238	\$1,172	94.7%	12,691
2021	\$1,411	\$1,336	94.7%	9,087
2022	\$1,585	\$1,500	94.6%	6,506
2023	\$1,770	\$1,675	94.6%	4,658
2024	\$1,976	\$1,869	94.6%	3,335
2025	\$2,206	\$2,087	94.6%	2,388

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$392	\$315	80.4%	1,209,378

Projected New PPO Share

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$416	\$202	48.5%	26,476
2011	\$437	\$263	60.2%	345,559
2012	\$507	\$378	74.6%	296,549
2013	\$617	\$507	82.1%	180,354
2014	\$757	\$637	84.2%	116,681
2015	\$915	\$827	90.4%	77,002
2016	\$1,067	\$992	92.9%	50,900
2017	\$1,208	\$1,118	92.6%	34,712
2018	\$1,362	\$1,259	92.5%	24,755
2019	\$1,538	\$1,422	92.5%	17,724
2020	\$1,737	\$1,606	92.5%	12,691
2021	\$1,964	\$1,816	92.5%	9,087
2022	\$2,189	\$2,023	92.4%	6,506
2023	\$2,423	\$2,240	92.4%	4,658
2024	\$2,684	\$2,481	92.4%	3,335
2025	\$2,971	\$2,747	92.4%	2,388

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$577	\$454	78.7%	1,209,378

Projected SmartSense Plus

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$176	\$79	44.7%	26,476
2011	\$185	\$100	54.3%	345,559
2012	\$208	\$134	64.5%	296,549
2013	\$243	\$167	68.9%	180,354
2014	\$284	\$210	73.7%	116,681
2015	\$335	\$268	79.9%	77,002
2016	\$400	\$350	87.4%	50,900
2017	\$479	\$441	92.2%	34,712
2018	\$564	\$511	90.6%	24,755
2019	\$644	\$577	89.6%	17,724
2020	\$727	\$651	89.6%	12,691
2021	\$826	\$740	89.6%	9,087
2022	\$923	\$826	89.5%	6,506
2023	\$1,021	\$914	89.5%	4,658
2024	\$1,130	\$1,012	89.5%	3,335
2025	\$1,251	\$1,120	89.5%	2,388

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$232	\$163	70.5%	1,209,378

Projected ClearProtection Plus

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$112	\$50	44.8%	26,476
2011	\$117	\$64	54.5%	345,559
2012	\$131	\$85	64.7%	296,549
2013	\$154	\$106	69.1%	180,354
2014	\$180	\$133	73.9%	116,681
2015	\$212	\$170	80.2%	77,002
2016	\$253	\$222	87.7%	50,900
2017	\$303	\$280	92.4%	34,712
2018	\$357	\$324	90.8%	24,755
2019	\$407	\$365	89.8%	17,724
2020	\$459	\$413	89.8%	12,691
2021	\$522	\$469	89.8%	9,087
2022	\$582	\$523	89.8%	6,506
2023	\$644	\$579	89.8%	4,658
2024	\$713	\$640	89.8%	3,335
2025	\$789	\$708	89.8%	2,388

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$147	\$104	70.7%	1,209,378

Projected CoreGuard Plus

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$125	\$56	44.8%	26,476
2011	\$131	\$72	54.6%	345,559
2012	\$147	\$96	64.9%	296,549
2013	\$173	\$120	69.4%	180,354
2014	\$203	\$151	74.3%	116,681
2015	\$240	\$193	80.6%	77,002
2016	\$287	\$253	88.2%	50,900
2017	\$344	\$319	92.9%	34,712
2018	\$406	\$371	91.3%	24,755
2019	\$464	\$419	90.3%	17,724
2020	\$526	\$475	90.3%	12,691
2021	\$598	\$541	90.3%	9,087
2022	\$669	\$604	90.3%	6,506
2023	\$743	\$670	90.3%	4,658
2024	\$824	\$744	90.3%	3,335
2025	\$914	\$825	90.3%	2,388

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$165	\$117	71.1%	1,209,378

Projected New Tonik 5000

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$162	\$75	46.1%	26,476
2011	\$170	\$94	55.3%	345,559
2012	\$191	\$124	64.9%	296,549
2013	\$224	\$155	69.2%	180,354
2014	\$262	\$193	73.9%	116,681
2015	\$308	\$247	80.0%	77,002
2016	\$368	\$321	87.3%	50,900
2017	\$440	\$405	92.0%	34,712
2018	\$519	\$470	90.6%	24,755
2019	\$594	\$533	89.8%	17,724
2020	\$674	\$605	89.8%	12,691
2021	\$768	\$691	89.9%	9,087
2022	\$861	\$774	89.9%	6,506
2023	\$958	\$862	89.9%	4,658
2024	\$1,065	\$959	90.0%	3,335
2025	\$1,185	\$1,067	90.0%	2,388

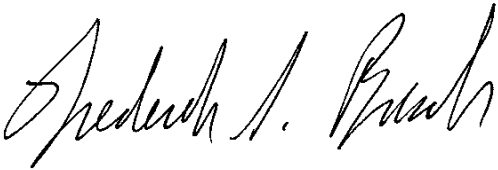
Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Total Future Lifetime	\$214	\$151	70.9%	1,209,378

Note: Non-system claims adjustments of \$0.42 PMPM, which tie with Anthem's financial records, are included in the future projections.

7. Certification

I, Fritz Busch, am an actuary for Anthem Blue Cross Life and Health Insurance Company and a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries for rate filings of health plans. I have prepared this actuarial memorandum to be consistent with Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. Under the assumptions outlined above, which I believe to be reasonable, I certify that the total lifetime loss ratio and future lifetime loss ratio for policies delivered on or after 7/1/2007 or received a rate revision on or after 7/1/2007 are expected to exceed 70%.



Frederick Busch, F.S.A., M.A.A.A.
Staff VP & Actuary
Anthem Blue Cross Life and Health Insurance Company
August 3, 2010